

Set	Items	Description
S1	29	(MATCH? OR FIND? OR SEARCH?) (15N) (BORROWE? OR LENDER?)
S2	69264	SECURITIES OR STOCKS OR BONDS OR PORTFOLIO OR INVESTMENT? -
		OR FUND? ? OR SHARES
S3	128752	BID OR BIDS OR BIDDING? OR OFFER? OR AUCTION?
S4	7	S1 AND (S2 OR S3)
S5	22	S1 AND IC=G06F-017/60
S6	23	S4 OR S5

? show files

File 347:JAPIO Oct 1976-2002/Nov(Updated 030306)
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File 350:Derwent WPIX 1963-2003/UD,UM &UP=200318
(c) 2003 Thomson Derwent

6/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07429527 **Image available**
METHOD AND SYSTEM FOR MEDIATING RENT OF PRIVATE CAR, RENT MEDIATOR SERVER,
AND PROGRAM FOR MEDIATING RENT OF PRIVATE CAR

PUB. NO.: 2002-298037 [JP 2002298037 A]
PUBLISHED: October 11, 2002 (20021011)
INVENTOR(s): IWASAKI RYUICHIRO
APPLICANT(s): NEC CORP
APPL. NO.: 2001-094889 [JP 20011094889]
FILED: March 29, 2001 (20010329)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To respond a request for effective use of a private car by an owner and a request for easy and inexpensive rent of a private car by a general person.

SOLUTION: In a rent mediator administration network 30, a lender registration is collected from lender terminals 10-1 to 10-n, and stored and registered in a data base server 32. When borrowing conditions for borrowing are sent from a **borrower** terminal 20-1, **lender** registration information **matching** a part or all of the conditions for application shown in the borrowing conditions are retrieved from the data base server 32, and transmitted as a lending information list to the borrower terminal 20-1. The lending information for which lending is requested is selected from the lending information list by using the borrower terminal 20-1. In a rent mediator administration server 31, a request for lending showing borrowing conditions is transmitted from the borrower terminal 20-1 to the lender terminal 10-1 showing the received selected lending information, and a private car is distributed from a lender to a borrower.

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6/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07391528 **Image available**
PARKING GARAGE UTILIZING SYSTEM

PUB. NO.: 2002-260029 [JP 2002260029 A]
PUBLISHED: September 13, 2002 (20020913)
INVENTOR(s): AONUMA ISAO
ISHIKAWA KOICHI
HARADA HIROSUKE
APPLICANT(s): MITSUBISHI ELECTRIC CORP
APPL. NO.: 2001-060762 [JP 20011060762]
FILED: March 05, 2001 (20010305)
INTL CLASS: G07B-015/00; G06F-017/60 ; G08G-001/14

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system for effectively utilizing unoccupied time of an individual parking garage or a monthly contracted parking garage, and **matching** a **lender** and a use desirer of the parking garage.

SOLUTION: This system recruits the lender 10 being an owner or a contractor of the parking garage 11 such as the individual parking garage 11a or the monthly contracted parking garage 11b on a network, and recruits a user 20 of the parking garage 11 by disclosing parking garage information on a position and an unoccupied time zone of the parking garage 11, and is provided with a database part 101a for storing data such as information on the lender 10, and the parking garage information, and information on the user 20, and a server 101 composed of a control part 101b having the function for matching this use desire information and the parking garage information registered in the database part 101a by accepting reservation from the user 20. This system can effectively utilize a space of the unoccupied time of the parking garage 11, eliminates a shortage of the parking garage, and can expect reduction in illegal parking.

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6/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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07391238 **Image available**
METHOD OF PROPOSAL TO LEND DEVICES

PUB. NO.: 2002-259739 [JP 2002259739 A]
PUBLISHED: September 13, 2002 (20020913)
INVENTOR(s): KAJI NAOAKI
APPLICANT(s): PLABI KK
APPL. NO.: 2001-172057 [JP 20011172057]
FILED: June 07, 2001 (20010607)
PRIORITY: 2000-398429 [JP 2000398429], JP (Japan), December 27, 2000
(20001227)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To find a borrower who will make a higher profit from unnecessary devices of utility value, and propose to lend them to the borrower .

SOLUTION: A method of a proposal to lend devices executes, sequentially, a borrower information searching process for searching borrower information about a target game machine registered in a storing means 2a for borrower information meeting a search condition desired by a lender though the Internet and with the use of a terminal of the lender, a borrower information displaying process for reading out information about the target game machine of a borrower obtained in the borrower information searching process from the storing means 2a and displaying the information, and a devices lending proposing process for registering information on the borrower, the lender and the lending target game machine in a storing means 2d upon an input of a proposal of lending to the borrower currently displayed in the borrower information displaying process.

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6/5/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
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07224075 **Image available**
LEASE MANAGEMENT SYSTEM

PUB. NO.: 2002-092515 [JP 2002092515 A]
PUBLISHED: March 29, 2002 (20020329)
INVENTOR(s): AIZAWA EMI
 KUROKAWA TOMOHISA
 UCHIDA MOTOHIRO
 IWATA TETSUYA
APPLICANT(s): HONDA MOTOR CO LTD
APPL. NO.: 2000-282227 [JP 2000282227]
FILED: September 18, 2000 (20000918)
INTL CLASS: G06F-017/60 ; B65C-009/46; G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To realize an integrated and efficient lease management for lease contract, payment of lease charge, and lease article management.

SOLUTION: This lease management system is for a borrower side of a lease, and it comprises a contract data memory means for storing contract data based on a lease contract provided from the lender side of the lease and a payment slip forming means for automatically forming a payment slip for the lease charge to the borrower side. Since the **borrower** side has the same contract data as the **lender** side, a lease management **matched** to the **lender** side can be realized. Since the **borrower** side automatically forms the payment slip on the basis of the contract data, the issue of a bill by the lender is dispensed with, and mistakes concerning claim/payment can be eliminated. Further, since the lease article information can be stored in relation to the contract data, individual lease articles can be precisely managed.

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6/5/5 (Item 5 from file: 347)

DIALOG(R) File 347:JAPIO
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05359514 **Image available**
REAL ESTATE INTERMEDIARY BUSINESS SUPPORTING SYSTEM

PUB. NO.: 08-315014 [JP 8315014 A]
PUBLISHED: November 29, 1996 (19961129)
INVENTOR(s): NIITSUMA MAKOTO
APPLICANT(s): RICOH CO LTD [000674] (A Japanese Company or Corporation), JP
 (Japan)
APPL. NO.: 07-139884 [JP 95139884]
FILED: May 15, 1995 (19950515)
INTL CLASS: [6] G06F-017/60
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD: R002 (LASERS); R105 (INFORMATION PROCESSING -- Ink Jet
 Printers)

ABSTRACT

PURPOSE: To efficiently retrieve and introduce an object **matched** with a buyer's or **borrower** 's request as close as possible to introduce an object of which quick contract is required when plural objects having equivalent conditions are retrieved.

CONSTITUTION: When a condition requested by a real estate buyer or rental requester is set by a retrieved item setting means B in each object

retrieving item and the retrieval of a retrieving means D is started, the object retrieving means D retrieves an object to be introduced from an uncontracted object data storing means A and an introduced object presenting means F displays or prints out the information of the retrieved object to present object guide books G(sub 1), G(sub 2) or the like

6/5/6 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014929206 **Image available**
WPI Acc No: 2002-749915/200281
XRPX Acc No: N02-590592

Reverse blind credit auction information provision for financial institution bidding , involves transmitting borrower identification information matching with selected offer , to lender for further credit application process

Patent Assignee: GREENE A A (GREE-I); ROSS D A (ROSS-I); TALBOT K L (TALB-I)

Inventor: GREENE A A; ROSS D A; TALBOT K L
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020116312	A1	20020822	US 2000730511	A	20001205	200281 B

Priority Applications (No Type Date): US 2000730511 A 20001205

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020116312	A1	12	G06F-017/60	

Abstract (Basic): US 20020116312 A1

NOVELTY - The processed **borrower** 's credit application and masked credit report (302) are transmitted to the **matched lenders** . The credit **offer** decisions are transmitted to the **borrower** . When the **matched lender** receives notification of a selected **offer** from the **borrower** , the corresponding **borrower** identification is transmitted to the lender for further credit application processing.

DETAILED DESCRIPTION - The **borrower** 's authenticated credit application is filtered based on screening criteria set by **lenders** , to **match** with the **lender** 's application. INDEPENDENT CLAIMS are included for the following:

(1) Reverse blind credit **auction** information providing apparatus; and

(2) Computer program product for reverse blind credit **auction** information provision.

USE - For providing reverse blind credit **auction** information between borrower and lender such as financial institutions including mortgage lenders, insurance companies, private equity providers through Internet, secure intranet.

ADVANTAGE - The lenders are exposed to more pre-qualified borrowers using lender driven filtering criteria, and cheating is prevented by comparing electronic credit application to a set of known historically fraudulent applications.

DESCRIPTION OF DRAWING(S) - The figure illustrates the reverse blind **auction** along with various input and output interactions.

Masked credit report (302)
pp; 12 DwgNo 3/5

Title Terms: REVERSE; BLIND; CREDIT; **AUCTION** ; INFORMATION; PROVISION; FINANCIAL; INSTITUTION; **BID** ; TRANSMIT; IDENTIFY; INFORMATION; MATCH;

SELECT; **OFFER** ; CREDIT; APPLY; PROCESS
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

6/5/7 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014896225 **Image available**
WPI Acc No: 2002-716931/200278
XRPX Acc No: N02-565681

Loan applying method for game machine, involves searching borrower information based on search conditions input by lender and displaying list of borrowers who satisfy search conditions

Patent Assignee: PUREBI KK (PURE-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002259739	A	20020913	JP 2001172057	A	20010607	200278 B

Priority Applications (No Type Date): JP 2000398429 A 20001227

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 2002259739 A 16 G06F-017/60

Abstract (Basic): JP 2002259739 A

NOVELTY - **Borrower** information is **searched** based on input conditions input by a **lender** and list of **borrowers** who satisfy the **search** conditions is displayed. The **lender** judges whether to propose a loan, based on information about device such as game machine requested by the borrower. Based on the judgment result, a contract is established.

USE - For applying loan for lending devices such as game machines and automatic vending machines.

ADVANTAGE - Enables **searching** a **borrower** with whom higher profits can be obtained easily.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the loan applying system. (Drawing includes non-English language text).

pp; 16 DwgNo 1/15
Title Terms: LOAN; APPLY; METHOD; GAME; MACHINE; SEARCH; INFORMATION; BASED ; SEARCH; CONDITION; INPUT; DISPLAY; LIST; SATISFY; SEARCH; CONDITION
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

6/5/8 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014402874 **Image available**
WPI Acc No: 2002-223577/200228

Loan intermediating method using network
Patent Assignee: JUNG S U (JUNG-I); LEE S W (LEES-I)
Inventor: JUNG S U; LEE S W
Number of Countries: 001 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001097695	A	20011108	KR 200021980	A	20000425	200228 B
KR 348326	B	20020810	KR 200021980	A	20000425	200311

Priority Applications (No Type Date): KR 200021980 A 20000425

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001097695	A	1	G06F-017/60	
KR 348326	B		G06F-017/60	Previous Publ. patent KR 2001097695

Abstract (Basic): KR 2001097695 A

NOVELTY - A loan intermediating method using the network is provided for a borrower to have loan in the lower interest, and for a lender to loan in the higher interest than a bank's by a loan agency collecting lenders and automatically transferring the money to borrowers.

DETAILED DESCRIPTION - The borrower becomes of a member of the loan agency for the loan intermediating, and the loan agency is affiliated with a bank for a loan business and collects the lender among clients who open an account of the bank through the loan agency(S201). The borrower accesses a host of a credit card company through the network(S202). After checking the identification of the borrower(S203), the host of the credit card company accepts the loan application of the **borrower** (S204). The host investigates the loan data of the **borrower** (S205), and processes the **matching** between the **borrower** and the **lender** only in case of no overdue and excess loan(S206). When the best lender is found, the credit card company asks the affiliated bank the auto-transfer from the account of the lender to one of the borrower(S207). The affiliated bank transfers the account of the lender to one of the borrower(S208).

pp; 1 DwgNo 1/10

Title Terms: LOAN; METHOD; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/9 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014402479 **Image available**

WPI Acc No: 2002-223182/200228

Method of reverse and joint lend-lease on website using internet

Patent Assignee: R & TECH CORP (RTER-N)

Inventor: LEE S B; PARK B M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001097061	A	20011108	KR 200020816	A	20000419	200228 B

Priority Applications (No Type Date): KR 200020816 A 20000419

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001097061	A	1	G06F-017/60	

Abstract (Basic): KR 2001097061 A

NOVELTY - A method of the reverse and joint lend-lease on the website using the internet is provided to lend and buy cheap commodities on the internet.

DETAILED DESCRIPTION - A lending commodity provider as a company or

a general person(30) provides information to each commodity to a managing site(20). The managing site(20) provides commodity information provided from each commodity provider. A user(10) who wishes to borrow a commodity **searches** the corresponding commodity to be **borrowed** in the managing site(20) and inputs necessary personal information as a borrowing period, an address etc. and provides a borrowing cost to the managing site(20). The managing site(20) transmits a commodity to be borrowed by the user(10) and user's personal contents to the lending commodity provider. The lending commodity provider(30) transmits the corresponding commodity to the user(10). The user(10) and the provider(30) inform commodity transfer confirming contents to the managing site(20). The managing site(20) checks a commodity delivery to the user(10) and provides a borrowing cost except an intermediation commission to the provider(30). The provider(30) takes over the corresponding commodity if the expiration date is reached. The received contents are transmitted to the managing site(20).

pp; 1 DwgNo 1/10

Title Terms: METHOD; REVERSE; JOINT; LEASE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

6/5/10 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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014379975 **Image available**
WPI Acc No: 2002-200678/200226
XRPX Acc No: N02-152737

Residence lease system has search unit which displays article that corresponds to article information and borrower information and that is searched from article information database, as article search list

Patent Assignee: KASAI T (KASA-I); ONISHI M (ONIS-I)
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002032458	A	20020131	JP 2000215305	A	20000717	200226 B

Priority Applications (No Type Date): JP 2000215305 A 20000717

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002032458	A		13 G06F-017/60	

Abstract (Basic): JP 2002032458 A

NOVELTY - A borrower database (45) stores data input by authenticated borrower via internet (18). An article information database (46) stores article information input by an authenticated lender via internet. An article corresponding to article information and **borrower** information stored by **borrower** database is **searched** from article information database. A **search** unit displays the **searched** article as an article search list.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a real estate transactions system.

USE - Residence lease system.

ADVANTAGE - Enables borrower and lender to access residence lease article via internet by real-time.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the residence lease system. (Drawing includes non-English language text)

Internet (18)
 Borrower database (45)
 Article information database (46)
 pp; 13 DwgNo 3/13
 Title Terms: RESIDENCE; LEASE; SYSTEM; SEARCH; UNIT; DISPLAY; ARTICLE;
 CORRESPOND; ARTICLE; INFORMATION; INFORMATION; SEARCH; ARTICLE;
 INFORMATION; DATABASE; ARTICLE; SEARCH; LIST
 Derwent Class: T01
 International Patent Class (Main): G06F-017/60
 International Patent Class (Additional): G06F-017/30
 File Segment: EPI

6/5/11 (Item 6 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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014270837 **Image available**
 WPI Acc No: 2002-091538/200213
 XRPX Acc No: N02-067433

**Electronic auction system for financial services e.g. business loans
 wherein agreement is reached between the borrower and lender(s) over loan
 amounts and interest rates automatically.**
 Patent Assignee: TOSHIBA KK (TOKE); KINYU KOGAKU KENKYUSHO KK (KINY-N);
 MIWA GINKO KK (MIWA-N); SHIRAKAWA H (SHIR-I); WAYO INT CONSULTING KK
 (WAYO-N); ENDO S (ENDO-I); MATSUMURA Y (MATS-I); MIYOSHI M (MIYO-I);
 NISHIKAWA T (NISH-I); OHMORI K (OHMO-I); UCHIHIRA N (UCHI-I)
 Inventor: ENDO S; MATSUMURA Y; MIYOSHI M; NISHIKAWA T; OHMORI K; SHIRAKAWA
 H; UCHIHIRA N

Number of Countries: 028 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1122664	A2	20010808	EP 2001102175	A	20010202	200213 B
US 20010020233	A1	20010906	US 2001773913	A	20010202	200213
JP 2001216403	A	20010810	JP 200028108	A	20000204	200213

Priority Applications (No Type Date): JP 200028108 A 20000204

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1122664	A2	E	30	G06F-017/60	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
US 20010020233	A1			G06F-017/60	
JP 2001216403	A		16	G06F-017/60	

Abstract (Basic): EP 1122664 A2

NOVELTY - Both the borrower and lender register with the system.
 The lender specifying the amount they wish to invest and the interest
 rates they expect. The borrower give details of their business security
 e.g. a balance sheet and the reason for the loan e.g. equipment
investment and requests a loan amount and repayment rate. The system
 then **matches** the two requests or gathers more than one **lender** to
match the requested amount.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
 the **auction** method used to reach loan agreements.

USE - To provide a financing service for business loans that allows
 lenders and borrowers to negotiate directly.

ADVANTAGE - This system operates outside the mainstream banking
 system and allows direct contact between lenders and borrowers, hence
 the interest rates and decision times on loans are much lower. The

system also allows multiple lenders to make a loan if no one lender can meet the required amount.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram of the loan tendering process

pp; 30 DwgNo 2/6

Title Terms: ELECTRONIC; **AUCTION** ; SYSTEM; FINANCIAL; SERVICE; BUSINESS; AGREE; REACH; LOAN; AMOUNT; INTEREST; RATE; AUTOMATIC

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-019/00

File Segment: EPI

6/5/12 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014260035 **Image available**

WPI Acc No: 2002-080733/200211

XRPX Acc No: N02-060149

Parking place information management system for motor vehicles, searches empty parking place data which coincides with specific borrower data from empty parking place data stored in database

Patent Assignee: MIZUOCHI K (MIZU-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001331683	A	20011130	JP 2000151197	A	20000523	200211 B

Priority Applications (No Type Date): JP 2000151197 A 20000523

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001331683	A	12	G06F-017/60	

Abstract (Basic): JP 2001331683 A

NOVELTY - The empty parking place data which coincides with specific **borrower** data is **searched** from empty parking place data stored in database (132). The **borrower** data which coincides with specific parking conditions are **searched** from **borrower** data stored in a **borrower** database (133).

USE - For providing data of a site which is utilized as empty parking place for motor vehicle, through communication network.

ADVANTAGE - Enables a borrower to understand the empty parking place near the destination in a motor vehicle beforehand, thereby waste of time in searching for empty parking place is prevented and reduction of discharge of traffic congestion resulting from exhaust gas is achieved. Enables lender of the parking place to achieve improvement in utilization factors by hiring an unused site for parking place, temporarily.

DESCRIPTION OF DRAWING(S) - The figure shows an explanatory diagram of parking place information management system.

Databases (132,133)

pp; 12 DwgNo 1/12

Title Terms: PARK; PLACE; INFORMATION; MANAGEMENT; SYSTEM; MOTOR; VEHICLE; SEARCH; EMPTY; PARK; PLACE; DATA; COINCIDE; SPECIFIC; DATA; EMPTY; PARK; PLACE; DATA; STORAGE; DATABASE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-017/30

File Segment: EPI

6/5/13. (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014220037 **Image available**
WPI Acc No: 2002-040735/200205
Related WPI Acc No: 2002-033961; 2002-194802
XRPX Acc No: N02-030204

On-line affordability-based purchasing system uses financing parameter information and portion of personal information to identify products that is likely to be purchased by buyer

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D; WINSLADE C C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010039516	A1	20011108	US 2000190825	P	20000321	200205 B
			US 2000214183	P	20000626	
			US 2000214188	P	20000626	
			US 2001808723	A	20010314	

Priority Applications (No Type Date): US 2001808723 A 20010314; US 2000190825 P 20000321; US 2000214183 P 20000626; US 2000214188 P 20000626

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20010039516	A1	28	G06F-017/60	Provisional application US 2000190825

Provisional application US 2000214183
Provisional application US 2000214188

Abstract (Basic): US 20010039516 A1

NOVELTY - A computer coupled to as web server, runs a browser software that is used to review product information. The computer responds to the input personal information about a buyer and generates financing parameter information related to financing vehicle. The financing parameter information and the personnel information are used to identify a product which the buyer is likely to purchase using a financing vehicle.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for product financing method and stored software.

USE - For screening, filtering and analyzing purchases and potential purchasers among various lenders and sellers of goods and/or services.

ADVANTAGE - As the system does all the calculations for many **lenders** automatically, a seller of a relatively inexpensive good **finds** purchasing by financing a more viable option. Current sellers having a single or few **lenders** through which they conduct financing, will easily be able to extend their financing options.

DESCRIPTION OF DRAWING(S) - The figure shows an online affordability based purchased system.

pp; 28 DwgNo 1/13

Title Terms: LINE; BASED; PURCHASE; SYSTEM; PARAMETER; INFORMATION; PORTION ; PERSON; INFORMATION; IDENTIFY; PRODUCT; PURCHASE; BUY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/14 (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014185460 **Image available**
WPI Acc No: 2002-006157/200201
XRPX Acc No: N02-005247

Leased article agency system includes service management facility which
searches predetermined lease information provided by lender, based on
search conditions registered by borrower

Patent Assignee: ADS KK (ADSA-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001282912	A	20011012	JP 2000136386	A	20000403	200201 B

Priority Applications (No Type Date): JP 2000136386 A 20000403

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 2001282912 A 12 G06F-017/60

Abstract (Basic): JP 2001282912 A

NOVELTY - A borrower (15) registers desired lease information conditions including individual information, lease-start stage, exclusive possession area and residential area conditions into a service management facility (3) using the computer at perusal facility (16). The service management system searches the specified lease information provided by a lender (13) and selects a desired article satisfying the registered conditions.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for leased article agency implementation method.

USE - For providing information of leased articles such as residential building information in newspaper, information book through internet sites.

ADVANTAGE - Enables direct contact between the borrower and the lender, without the intervention of an intermediate real-estate broker. Hence, the unnecessary expenses charged by the broker for printing advertisements in news paper is alleviated.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of leased article agency system implementation method. (Drawing includes non-English language text).

Service management facility (3)
Lender (13)
Borrower (15)
Perusal facility (16)
pp; 12 DwgNo 2/4

Title Terms: ARTICLE; AGENT; SYSTEM; SERVICE; MANAGEMENT; FACILITY; SEARCH;
PREDETERMINED; LEASE; INFORMATION; BASED; SEARCH; CONDITION; REGISTER
Derwent Class: T01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-017/30
File Segment: EPI

6/5/15 (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013967179 **Image available**
WPI Acc No: 2001-451393/200148
XRPX Acc No: N01-334240

Mutual exchange facilitating method for computer networks, involves matching offer from lender with borrowers, based on quantity of fee, and accordingly forwarding respective notification of transaction between them

Patent Assignee: LOCKWOOD D (LOCK-I)

Inventor: LOCKWOOD D

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200133463	A1	20010510	WO 2000US30120	A	20001102	200148 B
AU 200113578	A	20010514	AU 200113578	A	20001102	200149

Priority Applications (No Type Date): US 99163303 P 19991103

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200133463	A1	E	18	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200113578	A			G06F-017/60	Based on patent WO 200133463
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Abstract (Basic): WO 200133463 A1

NOVELTY - Several indications of **offers** to lend security from respective lenders, indicating quantity of security and corresponding fee is received. Several indications of **offers** to **borrower** security from respective **borrowers** is received. The two **offers** are **matched** based on corresponding quantity and fee, respective notifications of transaction between **lender** and **borrower** is sent, based on the **matched offer**.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer system having memory and processors.

USE - For facilitating mutual exchange of **securities** and cash among borrowers and lenders to conduct electronic **auction** over computer network, such as Internet.

ADVANTAGE - Ensures efficient trading both at low price by eliminating role of broker between borrower and lender.

DESCRIPTION OF DRAWING(S) - The figure shows a computer system that uses mutual exchange facilitating method.

pp; 18 DwgNo 1/2

Title Terms: MUTUAL; EXCHANGE; FACILITATE; METHOD; COMPUTER; NETWORK; MATCH ; **OFFER** ; BASED; QUANTITY; FEE; ACCORD; FORWARDING; RESPECTIVE;

NOTIFICATION; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/16 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013948172 **Image available**

WPI Acc No: 2001-432386/200146

XRPX Acc No: N01-320448

Data processing system for online borrowing, provides separate facilities for investor to disclose his/her borrowing criteria and calculate risk assessments correspondingly to decide and select suitable loan package

Patent Assignee: PRIVATE INVESTOR RESERVES LLC (PRIV-N)
Inventor: JENNINGS D; POWERS C
Number of Countries: 093 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200115047	A1	20010301	WO 2000US23168	A	20000824	200146 B
AU 200075727	A	20010319	AU 200075727	A	20000824	200146

Priority Applications (No Type Date): US 99150364 P 19990824

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200115047	A1	E 56	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200075727 A G06F-017/60 Based on patent WO 200115047

Abstract (Basic): WO 200115047 A1

NOVELTY - Investor discloses his/her currently owned **securities**, additional data, borrowing needs and risk tolerance. The investor queries company database and obtains corresponding risk assessments. The risk assessments of individual **securities** are accordingly **matched** prior to **borrower**'s criteria and list of loan packages are automatically calculated.

DETAILED DESCRIPTION - The security details include each individual security, number of **shares** and original acquisition cost basis. The additional data includes current individual debts including terms and monthly payments. Borrowing needs such as loan periods, payment terms, purpose for loan and type of access to desired loan are specified along with risk tolerance. Each loan package created varies in their interest rate, payment terms, level of required collateralization, type of access to loan for disclosure to individual browser.

USE - For computerized on-line banking and investing allowing consumer to borrow on-line against holdings in mutual **fund** or **securities**.

ADVANTAGE - The system allows individual borrower to customize and self direct their own loan product to meet individual requirements. Also permits borrower to interact with company's proprietary formulae on real time basis to achieve buyer determined loan solution.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of major components of data processing system.

pp; 56 DwgNo 5/8

Title Terms: DATA; PROCESS; SYSTEM; SEPARATE; FACILITY; DISCLOSE; CRITERIA;
CALCULATE; RISK; ASSESS; CORRESPOND; DECIDE; SELECT; SUIT; LOAN; PACKAGE
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

6/5/17 (Item 12 from file: 350)

DIALOG(R) File 350:Derwent WPIX
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013890757 **Image available**
WPI Acc No: 2001-374970/200139
XRPX Acc No: N01-274364

Processing mortgage loan application by forwarding loan application data

**to automated underwriting engine processing loan application data with
automated underwriting engine for creating pre-approval status**

Patent Assignee: HOMESTORE.COM INC (HOME-N)

Inventor: CORNELIUS B J; GAUER G; RASHID H K

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200141019	A2	20010607	WO 2000US32725	A	20001201	200139 B
AU 200119388	A	20010612	AU 200119388	A	20001201	200154
EP 1259914	A2	20021127	EP 2000982339	A	20001201	200302
			WO 2000US32725	A	20001201	

Priority Applications (No Type Date): US 99454425 A 19991203

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200141019 A2 E 20 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200119388 A G06F-017/60 Based on patent WO 200141019

EP 1259914 A2 E G06F-017/60 Based on patent WO 200141019

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200141019 A2

NOVELTY - Loan application data related to processing a loan is received from a data entry screen for forwarding the loan application data to an automated underwriting engine processing the loan application data with the automated underwriting engine. The latter creates a pre-approval status that is then forwarded to at least one lender.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:

(a) a system for processing a loan application

USE - For processing a mortgage application that may be implemented on global network such as the Internet or worldwide-web.

ADVANTAGE - Provides an automated underwriting engine that complies with industry accepted or standard criteria for processing a loan application. Produces a loan pre-approval status as a result of the underwriting processing, which is then forwarded to one or more **lenders** with contact information for the applicant. Integrates a property **search** engine for **searching** for properties for which the mortgage loan may be applied.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram illustrating a method for processing a mortgage loan application using the system of the present invention.

pp; 20 DwgNo 2a/4

Title Terms: PROCESS; LOAN; APPLY; FORWARDING; LOAN; APPLY; DATA; AUTOMATIC
; ENGINE; PROCESS; LOAN; APPLY; DATA; AUTOMATIC; ENGINE; PRE; APPROVE;
STATUS

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/18 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013823591 **Image available**

WPI Acc No: 2001-307803/200132

XRPX Acc No: N01-220293

**Queue-oriented loan matching system used by loan brokers, has
broker-declined queue and broker-accepted queue which are included in
computer-implemented queues to remove loan requests from open queue**

Patent Assignee: LOAN TRADER.COM (LOAN-N)

Inventor: LE J N; PALMER R L; TRAN D

Number of Countries: 085 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200075833	A2	20001214	WO 2000US15329	A	20000531	200132 B
AU 200051791	A	20001228	AU 200051791	A	20000531	200132

Priority Applications (No Type Date): US 99326972 A 19990607

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200075833	A2 E	22	G06F-017/60	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200051791	A		G06F-017/60	Based on patent WO 200075833
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Abstract (Basic): WO 200075833 A2

NOVELTY - A broker-declined queue is included in
computer-implemented queues to remove loan requests from an open queue
when a corresponding loan request has been approved by a lender
(112-117) and rejected by a broker (101-104). A broker-accepted queue
removes the loan requests from the open queue when the corresponding
loan request has been approved by the lender and accepted by the
broker.

USE - Used by loan brokers when **matching mortgage lenders with
borrowers** . For internet use.

ADVANTAGE - Ensures efficient and consistent control of business.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a
queue-oriented loan matching system.

Broker (101-104)

Lender (112-117)

pp; 22 DwgNo 1/2

Title Terms: QUEUE; ORIENT; LOAN; MATCH; SYSTEM; LOAN; QUEUE; ACCEPT; QUEUE
; COMPUTER; IMPLEMENT; QUEUE; REMOVE; LOAN; REQUEST; OPEN; QUEUE

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/19 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013662464 **Image available**

WPI Acc No: 2001-146676/200115

XRPX Acc No: N01-107379

**Method of providing loans and line of credit from vendors to loan seekers
for E-commerce, involves comparing lending criteria from each lender with
loan solicitation from loan seeker and identifying selected lender**

Patent Assignee: ERLANGER M D (ERLA-I)

Inventor: ERLANGER M D

Number of Countries: 089 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200065469	A2	20001102	WO 2000US10783	A	20000421	200115 B
AU 200046537	A	20001110	AU 200046537	A	20000421	200115
EP 1181650	A2	20020227	EP 2000928277	A	20000421	200222
			WO 2000US10783	A	20000421	

Priority Applications (No Type Date): US 99370619 A 19990807; US 99296573 A 19990422

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200065469	A2	E	41	G06F-017/00	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200046537	A			G06F-017/00	Based on patent WO 200065469
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EP 1181650	A2	E		G06F-017/00	Based on patent WO 200065469
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200065469 A2

NOVELTY - Lending criteria from each of number of lenders (102-1,102-2,102-i) and a loan solicitation from a loan seeker (103-1,103-j) are received at data processing system (101). The loan solicitation is compared with lending criteria to identify a selected lender. An indicium of the identity of the loan seeker is output to the lender.

DETAILED DESCRIPTION - The method involves receiving at the data processing system (101) an indication that a fee has been earned from the selected lender. The fee is earned for outputting from the data processing system and indicium of the identity of the load seeker (103-1,103-j) to the selected lender. The fee is earned when the selected lender provides a loan or line of credit to the loan seeker. The method involves compiling statistics in the data processing system based on the lending criteria from each of the lenders (102-1,102-2 - 102-i). The statistics are output from the system to the selected lender. A prize is charged for outputting the statistics to the selected lender based on the aggregate fees earned from the selected lender within a given interval.

USE - Used in data processing systems for E-commerce for provision of loans and lines of credit between lenders and loan seekers and for trading of exciting loans between loan pool traders.

ADVANTAGE - Provides a mechanism that enables a loan seeker to quickly and easily **find** a **lender** that **offers** type of loan or line of credit at the best possible interest rate and terms. Provides lenders with a large number of credit worthy loan seekers at a reasonable cost.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram illustrating the method.

Data processing system (101)

lenders (102-1,102-2,102-i)

Loan seeker (103-1,103-j)

pp; 41 DwgNo 1/5

Title Terms: METHOD; LINE; CREDIT; VENDING; LOAN; SEEKER; COMPARE; LENDING; CRITERIA; LOAN; SEEKER; IDENTIFY; SELECT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/00
File Segment: EPI

6/5/20 (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013522337 **Image available**
WPI Acc No: 2001-006543/200101
XRPX Acc No: N01-004694

Data processing system for financial services, computes payment for predicted payment schedule, that comprises predicted percentage value of borrower's actual income during period of contract

Patent Assignee: WOOD J T G (WOOD-I)
Inventor: WOOD J T G
Number of Countries: 091 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200049543	A2	20000824	WO 2000GB596	A	20000218	200101 B
AU 200025647	A	20000904	AU 200025647	A	20000218	200103
US 20020107789	A1	20020808	WO 2000GB596	A	20000218	200254
			US 2001933090	A	20010820	
EP 1226529	A2	20020731	EP 2000903898	A	20000218	200257
			WO 2000GB596	A	20000218	

Priority Applications (No Type Date): GB 993766 A 19990218

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200049543	A2 E	41	G06F-017/60	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200025647	A	G06F-017/60	Based on patent WO 200049543
US 20020107789	A1	G06F-017/60	Cont of application WO 2000GB596
EP 1226529	A2 E	G06F-017/60	Based on patent WO 200049543

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

Abstract (Basic): WO 200049543 A2

NOVELTY - Personal data with preset relevant indicators of borrower's future income profile is logged into a personal database. Income profile most suited to the customer for period of financial product is estimated by matching the indicators with reference indicator. A predicted payment schedule over the period, is computed, each with percentage value of the borrower's actual income during the period of contract.

DETAILED DESCRIPTION - An estimator estimates the borrower's future income. The estimator has a database of reference income profiles for several **borrower** categories. Each profile is individually identifiable by its characteristic reference indicator. The relevant indicators are **matched** with each reference indicator to arrive at an income profile most suited to the customer for the period of the financial product. The predicted payment schedule comprises a number of predicted payment events, the amount to be paid at each event being calculated as a percentage value of the customer's estimated instantaneous income at about the time that the repayment is to be made. The customer's actual income during the term of the contract is

logged in and payment events are demanded from the customer. Each payment comprises predicted percentage value of borrower's actual income rather than predicted income. The actual payment comprises a proportion of the borrower's actual income during the period of the contract.

USE - In financial services industry for initiating and administering a range of financial products such as loan, pension.

ADVANTAGE - The loan amount can be based on the whole income which is expected to be earned over the loan period, not current income alone. A pension or saving plan may be combined with the loan with the proceeds predefined in such a way that they are also protected against adverse economic conditions. The payments received are likely to outperform inflation and pay inflation and are as a result likely to be particularly attractive to providers of pensions and annuities. The payments will generally increase when interest rates fall and decrease when interest rates rise thus providing a useful ledge facility.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram showing the tasks to be carried out by a data processing system.

pp; 41 DwgNo 1/3

Title Terms: DATA; PROCESS; SYSTEM; FINANCIAL; SERVICE; COMPUTATION; PAY; PREDICT; PAY; SCHEDULE; COMPRISE; PREDICT; PERCENTAGE; VALUE; ACTUAL; INCOME; PERIOD; CONTRACT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/21 (Item 16 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013318522 **Image available**

WPI Acc No: 2000-490461/200043

XRPX Acc No: N00-363982

Information management system for selective matching of credit applicants with money lenders makes applicant data available to lender only for those applicants matching model profile

Patent Assignee: E-FIN LLC (EFIN-N)

Inventor: SINCLAIR D A

Number of Countries: 091 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200028453	A1	20000518	WO 99US26395	A	19991109	200043 B
AU 200016125	A	20000529	AU 200016125	A	19991109	200045
US 6208979	B1	20010327	US 98107683	A	19981109	200119
			US 99247222	A	19990210	
			US 99454095	A	19991203	
EP 1224598	A1	20020724	EP 99958841	A	19991109	200256
			WO 99US26395	A	19991109	

Priority Applications (No Type Date): US 99247222 A 19990210; US 98107683 P 19981109; US 99454095 A 19991203

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200028453 A1 E 43 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200016125 A G06F-017/60 Based on patent WO 200028453
 US 6208979 B1 G06F-017/60 Provisional application US 98107683
 Cont of application US 99247222
 EP 1224598 A1 E G06F-017/60 Based on patent WO 200028453
 Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
 LU MC NL PT SE

Abstract (Basic): WO 200028453 A1

NOVELTY - A comparator compares applicant profile with model profile electronically only for those credit applicants **matching** the model profile, the applicant data is made available through the system to the **lender**.

DETAILED DESCRIPTION - An applicant data entry unit enters applicant data into the system, that defines an electronic applicant profile of credit applicant seeking financing. A model data entry unit enters model data into the system that is established by the lender and defines electronic model profile representing the characteristics of a desired applicant. INDEPENDENT CLAIM are also included for the following:

- (a) Information management method;
- (b) computer system.

USE - The computer driven information management system is used for selectively **matching** the credit applicants with money **lenders** such as financial institutions through global communication network.

ADVANTAGE - Reduces processing costs significantly, by reducing effort and time spent in teaching tellers about type of credit application deemed as desirable. Allows electronic delivery of transaction data, thereby reducing data delivery cost, in turn affording complete confidentiality for products **offered** by financial institutions.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart of information management process.

pp; 43 DwgNo 1/1

Title Terms: INFORMATION; MANAGEMENT; SYSTEM; SELECT; MATCH; CREDIT; MONEY; DATA; AVAILABLE; MATCH; MODEL; PROFILE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/22 (Item 17 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012662462 **Image available**

WPI Acc No: 1999-468567/199939

XRPX Acc No: N99-349889

Automatic loan matching apparatus using global telecommunication network for loan origination system

Patent Assignee: LOANMARKET RESOURCES LLC (LOAN-N)

Inventor: FARIN T A; KOWAL M L; MATAYA L D; TENGEL C G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5940812	A	19990817	US 97914633	A	19970819	199939 B

Priority Applications (No Type Date): US 97914633 A 19970819

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5940812	A		22	G06F-017/60	

Abstract (Basic): US 5940812 A

NOVELTY - A database (110) stores borrower attributes received from consumer terminals (104,106) and certain credit bureau (116,117). Acceptance criteria and attributes of available loan received from lenders, are also stored. A data processor (112) compares the borrower attributes with each loan acceptance criteria to prepare a ranking of best loans to be displayed on consumer terminal.

DETAILED DESCRIPTION - The data processor (112) produces a loan application, in case borrower selects a loan from displayed loan rankings. The loan application is then sent to corresponding lender through internet (108), for approval. To receive borrower attributes from credit bureau (116,117), a credit bureau interface (114) is incorporated in server terminal (109). An INDEPENDENT CLAIM is also included for loan matching method.

USE - In loan origination systems for **matching** best available loan to a potential **borrower**.

ADVANTAGE - The **matching** apparatus aids both potential **borrowers** and **lenders** in easy access to loan market information, through internet. Loan **matching** is performed efficiently and effectively, since the **lender offers** more accurate and competitive loan terms to the potential borrower.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of loan origination system.

Consumer terminals (104,106)
Internet (108)
Server terminal (109)
Database (110)
Data processor (112)
Credit bureau interface (114)
Credit bureau (116,117)

pp; 22 DwgNo 1/10

Title Terms: AUTOMATIC; LOAN; MATCH; APPARATUS; GLOBE; TELECOMMUNICATION;
NETWORK; LOAN; SYSTEM
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

6/5/23 (Item 18 from file: 350)

DIALOG(R) File 350:Derwent WPIX
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011986516 **Image available**
WPI Acc No: 1998-403426/199835
XRPX Acc No: N98-314412

Duplicate purchase or rental prevention system for books, video CD - displays whether goods is purchased or borrowed earlier based on predetermined search result

Patent Assignee: DAINIPPON PRINTING CO LTD (NIPQ)
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10162071	A	19980619	JP 96321472	A	19961202	199835 B

Priority Applications (No Type Date): JP 96321472 A 19961202

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 10162071	A		8 G06F-017/60	

Abstract (Basic): JP 10162071 A

The system includes a barcode reader (1) to read the ID data of the goods. A purchase log or rental log of ID data is stored in an IC card (2) whenever goods is purchased or borrowed. A card reader-writer (4) reads the data stored in the IC cards and displays in a display unit (5).

Whenever, a customer purchases an item, the barcode reader reads the identification data of the item. Then, the card reader searches data stored in the IC card of the particular customer. Based on **search** result, a controller makes the display unit to display whether the goods is purchased or **borrowed** earlier.

ADVANTAGE - Reduces data needed to confirm purchase or borrow of goods.

Dwg.1/7

Title Terms: DUPLICATE; PURCHASE; RENT; PREVENT; SYSTEM; BOOK; VIDEO; CD; DISPLAY; GOODS; PURCHASE; EARLY; BASED; PREDETERMINED; SEARCH; RESULT

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06K-017/00

File Segment: EPI

Set	Items	Description
S1	100	(MATCH? OR FIND? OR SEARCH?)(15N)(BORROWER? OR LENDER?)
S2	121211	SECURITIES OR STOCKS OR BONDS OR PORTFOLIO OR INVESTMENT? -
		OR FUND? ? OR SHARES
S3	148193	BID OR BIDS OR BIDDING? OR OFFER? OR AUCTION?
S4	23	S1(S)S2
S5	16	S1(25N)S3
S6	35	S4 OR S5
S7	27	S6 AND IC=G06F-017/60

? show files

File 348:EUROPEAN PATENTS 1978-2003/Mar W02

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20030313,UT=20030306

(c) 2003 WIPO/Univentio

7/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01313310

Auction system and method
Versteigerungssystem und Verfahren
Systeme et methode de vente aux encheres

PATENT ASSIGNEE:

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Miyoshi, Makoto, 2-15-21-1405, Myoden, Ichikawa-shi, Chiba-ken, (JP)
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LEGAL REPRESENTATIVE:

HOFFMANN - EITLE (101511), Patent- und Rechtsanwälte Arabellastrasse 4,
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PATENT (CC, No, Kind, Date): EP 1122664 A2 010808 (Basic)

APPLICATION (CC, No, Date): EP 2001102175 010202;

PRIORITY (CC, No, Date): JP 200028108 000204

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 124

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200132	1196
SPEC A	(English)	200132	5537
Total word count - document A			6733
Total word count - document B			0
Total word count - documents A + B			6733

INTERNATIONAL PATENT CLASS: G06F-017/60

...ABSTRACT for a potential borrower, a lending agent (24) serving as the window for a potential lender, a screening section (26) for extracting a potential lending offer matching a predetermined condition, a matchmaking section (28) for selecting a successful bid from potential lending offers, and an information collection section (32) for collecting background information of a potential borrowing request...

...SPECIFICATION A2

The present invention relates to an auction system for making match between a person who wants to obtain a loan, i.e., a potential borrower, and a person who wants to finance a loan, i.e., a potential lender

through...perform screening (S8) and matchmaking (S9) related to the potential borrowing request and potential lending **offer** . Screening by the screening section 26 will be described first.

Screening is a function of narrowing down the **matchmaking** targets on the basis of the background information of the potential **borrower** and potential **lender** . Screening is done under the composite condition of conditions set by the potential borrower and...

...basis of the grade of rating extrapolated by a rating organization. In addition, the potential **lender** can select a potential **borrower** as a **matchmaking** target by designating simple rating representing the risk of a **portfolio** .

2) Screening by Scoring

The potential lender (or potential borrower) can select a potential borrower...lending amount is not satisfied, matchmaking is done again while excluding the corresponding potential lending **offer** . As a result, determination is done as shown in Table 3.

On the other hand, no **matchmaking** is given by the **matchmaking** section 28 (S10), the potential **borrowers** and **lenders** are asked about participation in the next **auction** . If an intent to participate is confirmed, registration in the borrowing request file 42 or lending **offer** file 44 can be maintained (S12). Alternatively, when no matchmaking is given, registration for participation in the next **auction** may be automatically maintained.

Even when the matchmaking is given by the **matchmaking** section 28, and the **matchmaking** plan is declined by the potential **borrower** or **lender** (S15), the potential **borrower** or **lender** is asked about participation in the next **auction** , as described above. If an intent to participate is confirmed, registration in the borrowing request file 42 or lending **offer** file 44 can be maintained (S12). Alternatively, when the **matchmaking** plan is declined by the potential **borrower** or **lender** , registration for participation in the next **auction** may be automatically maintained, as described above.

As the second example of the financial **auction** , a case wherein two potential borrowing requests A1 (company A1) and A2 (company A2) and... while excluding a predetermined condition (S36). For example, when the entity of a potential lending **offer** does not agree to a matchmaking plan, matchmaking is done again while excluding the corresponding potential lending **offer** .

On the other hand, no **matchmaking** is given by the **matchmaking** section 28 (S30), the potential **borrowers** and **lenders** are asked about participation in the next **auction** . If an intent to participate is confirmed, registration in the borrowing request file 42 or lending **offer** file 44 can be maintained (S32). Alternatively, when no matchmaking is given, registration for participation in the next **auction** may be automatically maintained.

Even when the matchmaking is given by the **matchmaking** section 28, and the **matchmaking** plan is declined by the potential **borrower** or **lender** (S35), the potential **borrower** or **lender** is asked about participation in the next **auction** , as described above. If an intent to participate is confirmed, registration in the borrowing request file 42 or lending **offer** file 44 can be maintained (S32). Alternatively, when the **matchmaking** plan is declined by the potential **borrower** or **lender** , registration for participation in the next **auction** may be automatically maintained, as described above.

A financial **auction** is managed in this way.

The host apparatus 20 of the financial auction system according...

7/3,K/2 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00897559 **Image available**

METHOD AND SYSTEM FOR FACILITATING TRANSACTIONS BETWEEN CONSUMERS AND SERVICE PROVIDERS
PROCEDE ET SYSTEME FACILITANT LES TRANSACTIONS ENTRE CLIENTS ET PRESTATAIRES DE SERVICES

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200231727 A1 20020418 (WO 0231727)

Application: WO 2001US30435 20010928 (PCT/WO US0130435)

Priority Application: US 2000239184 20001009

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12009

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... I ers at will. The Member 100 may also be able to sort their credit **offers** and to review only the **offers** that best **match** their needs.

- 12

C. LENDERINTERFACE

100341 Like the Members, **Lenders** access the web site of the network system 300 with a personal computer via the...

...profile and credit requests in the Transactional Database 314 stored in the network system 300 **matching** the filter criteria specified by the **Lender**. The credit profiles and requests in the Transactional Database 314 **matching** the **Lender**'s filter parameters or decision criteria are

then made accessible 331 for the **Lender** 500 to review.

100371 Upon reviewing the filtered credit request and profiles 33 1, the **Lender** 500 may act on the request by making an **offer** for credit 430 to the Member 100. When making an offer for credit, a credit...

...stored for retrieval by the Member 100. In a preferred embodiment, the extension of an **offer** for credit may be made automatic upon the successful **matching** of the credit request and profile with the filter parameters, saving the **Lender** time and money and generally facilitating the credit **offering** process.

t:)

- 13

D. BILLING STRUCTURE

100381 When the **Lender** 500 makes the credit **offer** 43 1, an acknowledgement is logged in a Billing Division 350 of the network system ...Inbox" or processing queue 424 is created for that filter. This inbox 424 receives requests **matching** the filter criteria. If the **Lender** has autoresponse activated for the filter, then every **match** automatically generates an io extended quote or **offer** through a Submission System 430' described below. If the filter requires a manual response, an **offer** or quote is not extended until explicitly done so by the **Lender** using GUI 400. Even so, the **Lender** can only review requests **matching** their filters, i.e., requests present in the processing queue 424.

100521 The credit requests...400 and the Submission subsystem 430'. **Lenders** fill out standard computerized forms to submit the **offer**. Alternatively, the subsystem can easily be configured to allow **matching** requests to be immediately configured as **offers**, either with or without the need of the **Lender** accessing GUI 400. The Submission subsystem 430' may run an analysis on the forms and...the table. For example, by selecting a number listed under the heading "Unread RFQ", the **lender** is linked to a list of all unread requests for quotes 25 **matching** the filter (e.g., linked item A1). The **Lender** may access more detail concerning the Filter definition, the quote definition, or an auto responder definition which automatically send a credit **offer** in the requisite filter conditions have been met. As shown in Figure 14, the **Lender**...

7/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00896459

OBJECT-BASED WORKFLOW SYSTEM AND METHOD

PROCEDE ET SYSTEME DE DEROULEMENT D'OPERATIONS BASES SUR OBJETS

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Patent and Priority Information (Country, Number, Date):
Patent: WO 200229682 A1 20020411 (WO 0229682)

Application: WO 2001US31010 20011002 (PCT/WO US0131010)

Priority Application: US 2000237165 20001002

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8874

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... s state, the workflow engine 20 evaluates the selected loan type
against the loan types offered by all
participating lenders . If there is a match for one or more lenders ,
each
lender 's loan process "checklist" is followed by the workflow engine,
so
that the applicant potentially can receive multiple instant offers from
multiple lenders.

Additionally, individual branches within a single bank may
compete for loan applicants...

7/3,K/4 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
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00895411 **Image available**

AUTOMATED LOAN PROCESSING SYSTEM AND METHOD
SYSTEME ET PROCEDE AUTOMATISES DE TRAITEMENT DE PRETS

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Legal Representative:

Bode Akintola 17-Mar-03

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Building, 312 South Third Street, Minneapolis, MN 55415-1002, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200229517 A2-A3 20020411 (WO 0229517)
Application: WO 2001US30940 20011002 (PCT/WO US0130940)
Priority Application: US 2000237165 20001002
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10416

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description
... s state, the workflow engine 20 evaluates the selected loan type
against the loan types **offered** by all
participating **lenders** . If there is a **match** for one or more **lenders** ,
each
lender 's loan process "checklist" is followed by the workflow engine,
so
that the applicant potentially can receive multiple instant **offers** from
multiple lenders.

A dditionally, individual branches within a single bank may
compete for loan...

7/3,K/5 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00887203 **Image available**
SYSTEM AND METHOD FOR PROVIDING A LOAN MARKETPLACE
SYSTEME ET PROCEDE DE MISE EN OEUVRE D'UNE PLACE DE MARCHE DE PRETS
Patent Applicant/Assignee:
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Legal Representative:
BEDNAREK Michael D (et al) (agent), Shaw Pittman, 1650 Tysons Boulevard,
McLean, VA 22102, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200221385 A1 20020314 (WO 0221385)
Application: WO 2001US27520 20010906 (PCT/WO US0127520)
Priority Application: US 2000231241 20000908

Bode Akintola 17-Mar-03

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14253

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... an e-mail message to the school confirming the schedule.

- 22 [0086] During the pre- auction stage 400, as shown in Figure 5, lenders can view the auction calendar (step 500), search already-posted RFPs (step 502), search schools (step 504), and view school profile information (step 506). Lender representatives are able to view the details of all scheduled, open RFPs. The lender representatives...

7/3,K/6 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00834616 **Image available**

METHOD AND APPARATUS FOR PROVIDING INTERNET BASED LEASE QUOTING SERVICE TO INTERMEDIATE AUTOMOBILE VEHICLE DEALERS
PROCEDE ET APPAREIL PERMETTANT DE FOURNIR UN SERVICE D'EVALUATION DE CREDIT-BAIL EN LIGNE A DES CONCESSIONNAIRES AUTOMOBILES INTERMEDIAIRES

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200167210 A2-A3 20010913 (WO 0167210)

Application: WO 2001US7352 20010308 (PCT/WO US0107352)

Priority Application: US 2000520991 20000308

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4606

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... depreciation of the car over the term of the lease, is the other. Therefore, to **offer** the customer the lowest, most attractive lease terms the car dealer must **find** the **lender offering** the lowest, most attractive terms, In today's market, a typical car dealer
5
may have...

7/3,K/7 (Item 6 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00823192

SYSTEM AND METHOD OF VENDING BUILDING MODULES OVER A NETWORK

SYSTEME ET METHODE DE VENTE DE MODULES D'IMMEUBLE PAR L'INTERMEDIAIRE D'UN RESEAU

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200155928 A1 20010802 (WO 0155928)

Application: WO 2000US42341 20001129 (PCT/WO US0042341)

Priority Application: US 2000492169 20000127

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8532

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... module 150 may represent a financial institution enabling electronic application, preapproval, final approval, and/or **funds** transfer. Additionally, Financial Institution module 150 may represent an electronic loan **search** and comparison engine capable of connecting a purchaser with a selected **lender**. Financial Institution module 150 may also be an I/O electronically enabled preferred lender associated...

... vendor and capable of providing rapid application processing and approval and providing efficient and secure **funds** transfer.

7/3,K/8 (Item 7 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00816848 **Image available**
CROSS CORRELATION TOOL FOR AUTOMATED PORTFOLIO DESCRIPTIVE STATISTICS
OUTIL DE CORRELATION CROISEE POUR STATISTIQUES DESCRIPTIVES AUTOMATISEES
CONCERNANT DES PORTEFEUILLES

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200150388 A2 20010712 (WO 0150388)
Application: WO 2000US35530 20001228 (PCT/WO US0035530)
Priority Application: US 99173794 19991230

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13974

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... of example without limitation, legal climate, gross domestic product
("GDP") forecast, guarantor climate, collections efficiency, **borrower**
group codes, and the like.

One method for sampling a **portfolio** includes **searching** among key
asset, **borrower**, and collateral characteristics for attributes which
heavily influence generate risk. Table A below provides one example list
of **portfolio** attributes in an asset valuation scenario.

Table A: Portfolio attributes
Borrower Size (by Borrower Group...

7/3,K/9 (Item 8 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00816840 **Image available**

METHODS AND APPARATUS FOR SIMULATING COMPETITIVE BIDDING YIELD
PROCEDES ET APPAREIL DE SIMULATION DU RENDEMENT D'OFFRES CONCURRENTIELLES

Patent Applicant/Assignee:

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Legal Representative:

BENINATI John F (et al) (agent), General Electric Company, 3135 Easton
Turnpike W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150379 A2 20010712 (WO 0150379)
Application: WO 2000US34599 20001219 (PCT/WO US0034599)

Priority Application: US 99173947 19991230; US 2000737038 20001214

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13594

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... of example without limitation, legal climate, gross domestic product
("GDP") forecast, guarantor climate, collections efficiency, **borrower**
group codes, and the like.

One method for sampling a **portfolio** includes **searching** among key
asset, **borrower**, and collateral characteristics for attributes which
heavily influence generate risk. Table A below provides one example list
of **portfolio** attributes in an asset valuation scenario.

Table A: Portfolio attributes

.....
.....

Borrower Size (by Borrower Group...

7/3,K/10 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00816815 **Image available**

METHODS AND APPARATUS FOR RAPID DEPLOYMENT OF A VALUATION SYSTEM
PROCEDES ET DISPOSITIF POUR LE DEPLOIEMENT RAPIDE D'UN SYSTEME D'EVALUATION

Patent Applicant/Assignee:

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Inventor(s):

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JOHNSON Christopher D, 17 Berkshire Drive W., Clifton Park, NY 12065, US,

Legal Representative:

BENINATI John F (et al) (agent), General Electric Company, 3135 Easton
Turnpike W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150348 A2 20010712 (WO 0150348)

Application: WO 2000US34916 20001221 (PCT/WO US0034916)

Priority Application: US 99173695 19991230; US 2000741211 20001219

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14611

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

- ... accordance with rapid asset valuation, data categories 170, 172 and 174 within the assets of **portfolio** 12 are identified on each asset and stored in database 76. Iterative and adaptive valuation...one or more combinations. To have maximum flexibility for various bidding scenarios, any subset of **portfolio** 12 is valued and priced separately in a particular time frame. In known process 10 a **portfolio** with a forecasted cash flow recovery may be evaluated by a number of valuation techniques...
- ...in the food chain and is sent to the completed state. As an example, a **portfolio** of assets is evaluated using a food chain. The first valuation method in the food...
- ...from any further steps in the food chain. A list of assets from the original **portfolio** that did not match any valuation methods is kept in the untouched asset table. The...
- ...where the winning investor will have the right, but not the obligation, to recover the **investment**. The values are desegregated into three parts for each tranche, a time value of money...
- ...money is computed by taking a firm's cost of capital for a low risk **investment** multiplied by the **investment** for the applicable period which represents an opportunity for alternate **investment** that is foregone in order to make the present **investment**. Inherent value is a known liquid asset value, which is in excess of the purchase...
- ...One embodiment is a well traded security purchased below market value as part of a **portfolio**. Probable cash flow variance is a function of the assumptions a due diligence team makes...20,000 assets. During statistical inference procedure 40, assets remaining in third portion 42 of **portfolio** 12 are clustered by descriptive underwriting attributes or criteria 80 and random samples are taken...

...10%. In another embodiment, sampling is stopped when tranche level mean variance falls below 15%. **Portfolio** mean variance is not used as a stop point if the potential unit of sale is less than the entire **portfolio**. In accordance with procedure 40, recovery valuation of the cluster sampling is inferred onto the...of example without limitation, legal climate, gross domestic product ("GDP") forecast, guarantor climate, collections efficiency, **borrower** group codes, and the like. One method for sampling a **portfolio** includes **searching** among key asset, **borrower**, and collateral characteristics for attributes which heavily influence generate risk. Table A below provides one example list of **portfolio** attributes in an asset valuation scenario.

Table A: **Portfolio** attributes

.....
 Borrower Size (by Borrower Group UPS)
 Secured
 Syndicated (yes /no)
 Guaranteed
 Loan Type (Tenn...)

...which process the encoded asset attributes in such a way so as to segment the **portfolio** into groups of similar assets. One such algorithm is K-means clustering. In an example...for each asset and the valuation tables are constructed to include every asset in the **portfolio**. The recovery is valued with continuous probabilities at the unit of sale, which in one...

...a higher probability of maximum upside probabilities is even more attractive to investors. The aggregated **portfolio** is divided into separately marketable sub portfolios or tranches. Each tranche has a forecasted cash...

...The tranche selection process includes a random selection of tranches not to buy. Once the **portfolio** effects take on a pattern, the best selection of tranches to purchase, at what price...discriminate power in separating various asset groups. A hierarchical segmentation module 234 segments the entire **portfolio** of assets into bins based on critical variables selected by analysts. A FCM module 236...

...process 240, a seven-step process is used to rapidly value a real estate loan **portfolio** using a combination of full underwriting, partial underwriting and inferred valuation. First, assets are sampled...

...are applied 254, as selected 250 to non-underwritten or inferentially valued portion 42 of **portfolio** 12 in a manner weighted by the counts to predict individual values for each of...

7/3,K/11 (Item 10 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
 (c) 2003 WIPO/Univentio. All rts. reserv.

00816792 **Image available**

VALUATION PREDICTION MODELS IN SITUATIONS WITH MISSING INPUTS
 MODELES DE PREVISION D'EVALUATION DANS DES SITUATIONS AVEC ENTREES
 MANQUANTES

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):
Patent: WO 200150322 A2 20010712 (WO 0150322)
Application: WO 2000US35369 20001227 (PCT/WO US0035369)
Priority Application: US 99173875 19991230
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
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Fulltext Word Count: 14188

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description
... of example without limitation, legal climate, gross domestic product
("GDP") forecast, guarantor climate, collections efficiency, **borrower**
group codes, and the like.

One method for sampling a **portfolio** includes **searching** among key
asset, **borrower**, and collateral characteristics for attributes which
heavily influence generate risk. Table A below provides one example list
of **portfolio** attributes in an asset valuation scenario.

Table A: Portfolio attributes
.....I.....I.....
.....

Borrower Size (by...

7/3,K/12 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00816789 **Image available**
METHODS AND SYSTEMS FOR EFFICIENTLY SAMPLING PORTFOLIOS FOR OPTIMAL
UNDERWRITING
PROCEDES ET SYSTEMES D'ECHANTILLONNAGE EFFICACE DE PORTEFEUILLES EN VUE
D'UNE GARANTIE OPTIMALE

Patent Applicant/Assignee:
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Legal Representative:

BENINATI John F (et al) (agent), General Electric Company, 3135 Easton
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Patent and Priority Information (Country, Number, Date):
Patent: WO 200150318 A2 20010712 (WO 0150318)
Application: WO 2000US34917 20001221 (PCT/WO US0034917)
Priority Application: US 99173957 19991230; US 2000737628 20001214
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
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Fulltext Word Count: 13776

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description
... of example without limitation, legal climate, gross domestic product
("GDP") forecast, guarantor climate, collections efficiency, **borrower**
group codes, and the like.

One method for sampling a **portfolio** includes **searching** among key
asset, **borrower**, and collateral characteristics for attributes which
heavily influence generate risk. Table A below provides one example list
of **portfolio** attributes in an asset valuation scenario.

Table A: Portfolio attributes
Borrower Size (by Borrower Group...

7/3,K/13 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00816787 **Image available**
METHODS AND SYSTEMS FOR FINDING VALUE AND REDUCING RISK
PROCEDES ET SYSTEMES PERMETTANT DE RECHERCHER UNE VALEUR ET DE REDUIRE LES
RISQUES

Patent Applicant/Assignee:
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06927-5100, US, US (Residence), US (Nationality)
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Legal Representative:
BENINATI John F (et al) (agent), General Electric Company, 3135 Easton
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Patent and Priority Information (Country, Number, Date):
Patent: WO 200150316 A2 20010712 (WO 0150316)
Application: WO 2000US34671 20001220 (PCT/WO US0034671)

Priority Application: US 99173792 19991230; US 2000737629 20001214
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 13422

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description
... of example without limitation, legal climate, gross domestic product
("GDP") forecast, guarantor climate, collections efficiency, **borrower**
group codes, and the like.

One method for sampling a **portfolio** includes **searching** among key
asset, **borrower**, and collateral characteristics for attributes which
heavily influence generate risk. Table A below provides one example list
of **portfolio** attributes in an asset valuation scenario.

Table A: Portfolio attributes

.....
.....

Borrower Size (by Borrower Group...

7/3,K/14 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00816786 **Image available**
METHODS AND APPARATUS FOR AUTOMATED UNDERWRITING OF SEGMENTABLE PORTFOLIO
ASSETS
PROCEDES ET DISPOSITIFS DE GARANTIE AUTOMATISEE D'ACTIFS DE PORTEFEUILLE
POUVANT ETRE SEGMENTES

Patent Applicant/Assignee:
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STEWART William C, 13 Sycamore Street, Norwalk, CT 06855, US,

Legal Representative:
BENINATI John F (et al) (agent), General Electric Company, 3135 Easton
Turnpike W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200150315 A2 20010712 (WO 0150315)
Application: WO 2000US34670 20001220 (PCT/WO US0034670)
Priority Application: US 99173946 19991230; US 2000737035 20001214

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 13157

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... of example without limitation, legal climate, gross domestic product
("GDP") forecast, guarantor climate, collections efficiency, **borrower**
group codes, and the like.

One method for sampling a **portfolio** includes **searching** among key
asset, **borrower**, and collateral characteristics for attributes which
heavily influence generate risk. Table A below provides one example list
of **portfolio** attributes in an asset valuation scenario.

Table A: Portfolio attributes

.....

Borrower Size (by Borrower Group...

7/3,K/15 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00816785 **Image available**

METHODS AND SYSTEMS FOR QUANTIFYING CASH FLOW RECOVERY AND RISK
PROCEDES ET SYSTEME DESTINES A QUANTIFIER LE RISQUE ET LA RECUPERATION DE
FONDS

Patent Applicant/Assignee:

GE CAPITAL COMMERCIAL FINANCE INC, 201 High Ridge Road, Stamford, CT
06927-5100, US, US (Residence), US (Nationality)

Inventor(s):

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Thungmahemek, Sathorn, Bangkok 10120, TH,
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PISUPATI Chandrasekhar, 1187 Hillside Avenue, Apartment #5B49, Niskayuna,
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CHEN Yu-To, 1223 Carlyle Drive, Niskayuna, NY 12309, US,

Legal Representative:

BENINATI John F (et al) (agent), General Electric Company, 3135 Easton
Turnpike W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150314 A2 20010712 (WO 0150314)
Application: WO 2000US34669 20001220 (PCT/WO US0034669)
Priority Application: US 99173843 19991230; US 2000736782 20001214

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 13531

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... of example without limitation, legal climate, gross domestic product
("GDP") forecast, guarantor climate, collections efficiency, **borrower**
group codes, and the like.

One method for sampling a **portfolio** includes **searching** among key
asset, **borrower**, and collateral characteristics for attributes which
heavily influence 1 5 generate risk. Table A below provides one example
list of **portfolio** attributes in an asset valuation scenario.

Table A: Portfolio attributes

Borrower Size (by Borrower Group...

7/3,K/16 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00816782 **Image available**
METHODS AND SYSTEMS FOR OPTIMIZING RETURN AND PRESENT VALUE
PROCEDES ET SYSTEMES D'OPTIMISATION DU RENDEMENT ET DE LA VALEUR ACTUELLE
Patent Applicant/Assignee:

GE CAPITAL COMMERCIAL FINANCE INC, 201 High Ridge Road, Stamford, CT
06927-5100, US, US (Residence), US (Nationality)

Inventor(s):

JOHNSON Christopher D, 17 Berkshire Drive W, Clifton Park, NY 12065, US,
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KEYES Tim K, 16 Topledge Road, West Redding, CT 06896, US,

Legal Representative:

BENINATI John F (et al) (agent), General Electric Company, 3135 Easton
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200150311 A2 20010712 (WO 0150311)

Application: WO 2000US34598 20001219 (PCT/WO US0034598)

Priority Application: US 99173876 19991230; US 2000737039 20001214

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 14037

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... of example without limitation, legal climate, gross domestic product ("GDP") forecast, guarantor climate, collections efficiency, **borrower** group codes, and the like.

One method for sampling a **portfolio** includes **searching** among key asset, **borrower**, and collateral characteristics for attributes which heavily influence / generate risk. Table A below provides one example list of **portfolio** attributes in an asset valuation scenario.

SUBSTITUTE SHEET (RULE 26)

Table A: Portfolio attributes

.....

Borrower...

7/3,K/17 (Item 16 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00816781 **Image available**

**METHODS AND SYSTEMS FOR AUTOMATED INFERRED VALUATION OF CREDIT SCORING
PROCEDES ET SYSTEMES D'EVALUATION AUTOMATIQUE INFEREES DE PERFORMANCE DE
CREDIT**

Patent Applicant/Assignee:

GE CAPITAL COMMERCIAL FINANCE INC, 201 High Ridge Road, Stamford, CT
06927-5100, US, US (Residence), -- (Nationality)

Inventor(s):

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Legal Representative:

BENINATI John F (et al) (agent), General Electric Company, 3135 Easton
Turnpike W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150310 A2 20010712 (WO 0150310)

Application: WO 2000US34562 20001219 (PCT/WO US0034562)

Priority Application: US 99173933 19991230; US 2000737037 20001214

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS

LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13997

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... of example without limitation, legal climate, gross domestic product ("GDP") forecast, guarantor climate, collections efficiency, **borrower** group codes, and the like.

One method for sampling a **portfolio** includes **searching** among key asset, **borrower**, and collateral characteristics for attributes which heavily influence generate risk. Table A below provides one example list of **portfolio** attributes in an asset valuation scenario.

Table A: Portfolio attributes

.....
.....
.....

Borrower Size (by Borrower Group...

7/3,K/18 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00799891 **Image available**

COMPUTER BORROW AND LOAN SECURITIES AUCTION SYSTEM

SYSTEME INFORMATIQUE D'ADJUDICATION DE PRETS ET D'EMPRUNTS DE VALEURS

Patent Applicant/Inventor:

LOCKWOOD David, 2798 Broadway, Pacific Heights, San Francisco, CA 94115,
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200133463 A1 20010510 (WO 0133463)

Application: WO 2000US30120 20001102 (PCT/WO US0030120)

Priority Application: US 99163303 19991103

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3839

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... and receive cash. Typically, the broker acts as intermediary, assuming the risk that either the **borrower** or **lender** of **securities** may default on their obligations. If the broker can **find securities** that the **borrower** wishes to receive at an

I

acceptable price, then the broker may complete the transaction and moved the **securities** between the counterparties at agreed-upon date. In

return for this service and assuming credit...

...going fee for the loan of securities. In addition, the broker's access to different **lenders** and **borrowers** may be very limited or very slow, thereby making it difficult to **find lenders** and **borrowers** of huge number of **securities** or within a desired amount of time.

SUMMARY OF THE INVENTION

In accordance with one...

...role of the broker, in some cases, is replaced by a borrow and loan securities **auction** system that **matches** the

2

prices and quantities for transactions among **borrowers** and **lenders**, using any one of various **auctions**. Preferably, the spread between the borrower and lender is reduced to zero, so that the borrower and lender agree to same fee in the loan of a specific quantity of **securities**.

(The owner of the auction system makes his money not by the spread, but, for...a reference price and a trade date plus a settlement date.

At step 204, the **auction** server conducts the **auction** to determine a **match** between a **lender's offers** and a **borrower's offers**, according to the **auction** rules in place for that particular option. Various **auctions** are contemplated, but the present invention is not limited to any particular auction, for example...

Claim

... of second indications of offers to borrow the security from respective borrowers, each of the **offers** to borrow the security indicating a corresponding quantity of the security and a corresponding fee;
matching one of the **offers** from one **lender** of the **lenders** with one of the **offers** from one borrowers of the borrowers based on the corresponding quantity and the fee; and sending respective notifications of a transaction between the one **lenders** and the one **borrower** based on the **matched offer**.

2 The method of claims 1, further comprising recording the transaction in a database electronically...

...of second indications of offers to borrow the security from respective borrowers, each of the **offers** to borrow the security indicating a corresponding quantity of the security and a corresponding fee;
matching one of the **offers** from one **lender** of the **lenders** with one of the **offers** from one borrowers of the borrowers based on the corresponding quantity and the fee; and sending respective notifications of a transaction between the one **lenders** and the one **borrower** based on the **matched offer**.

4 The computer system of claim 3, wherein said computer system is strictly connected to...

7/3,K/19 (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00796226 **Image available**

**SECURED LENDING TRANSACTION PROCESSING AND MANAGEMENT SYSTEM
SYSTEME DE TRAITEMENT ET DE GESTION DE TRANSACTIONS SECURISEES DE PRET**

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Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200129735 A1 20010426 (WO 0129735)
Application: WO 2000US28991 20001020 (PCT/WO US0028991)
Priority Application: US 99160599 19991020; US 99455876 19991206

Parent Application/Grant:

Related by Continuation to: US 99455876 19991206 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 29487

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the following service options that are available for each of the
following services, for example, **offered** through the LienGuard System.

(1) where the **lender** orders a **search** and financing statement filing
in
tandem, whether the sequence is, for example; (a) search now...

7/3,K/20 (Item 19 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00781913 **Image available**

**METHOD AND APPARATUS TO ALLOW CUSTOMIZED INVESTOR BORROWING ON SECURITIES
PROCEDE ET APPAREIL PERMETTANT AUX INVESTISSEURS D'EFFECTUER DES EMPRUNTS
PERSONNALISES SUR DES VALEURS**

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

WURM Mark (et al) (agent), Greenberg Traurig, LLP, Suite 1200, 1750
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200115047 A1 20010301 (WO 0115047)
Application: WO 2000US23168 20000824 (PCT/WO US0023168)
Priority Application: US 99150364 19990824

Designated States: AE AG AL AM AT AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU

CZ CZ DE DE DK DK DM DZ EE EE ES FI FI GB GD GE GH GM HR HU ID IL IN IS

JP KE KG KP KR KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ

PL PT RO RU SD SE SG SI SK SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11642

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

English Abstract

...the following steps on a real time basis: an investor disclosing
current ownership of listed **securities** (512); the investor is then
asked to supply additional data covering debts (514); the investor...

...company databases utilizing various custom software algorithms and
obtains a risk assessment of the input **securities** (512); the completed
risk assessment is then mixed and **matched** through software algorithms
with the **borrower**'s criteria; and calculates in a number of different
loan packages. After the borrower selects...

Detailed Description

... inputted individual securities; (5) the completed risk assessment of
individual securities is then mixed and **matched** through proprietary
company software algorithms with the **borrowers** criteria and; (6)
calculates in an automated fashion a number of different loan packages
which...

...potential savings as compared to current debts listed in step #(2), for
disclosure to the

borrower ; or

(7) optionally, a **borrower** could manually mix and **match** different
listed **securities** with different loan

Claim

... utilizing software algorithms to obtain a
risk assessment of the inputted individual securities;
means for **matching** the results of the risk assessment of individual
securities with the
borrowers criteria; and
means for automatically calculating a number of different loan packages
which vary in...
...to the individual borrower.

2 The data processing system of claim 1 wherein an individual **borrower**
could manually mix and **match** different listed **securities** with

different loan amounts and terms in a trial and error manner, through the use...

...company databases utilizing software algorithms to obtain a risk assessment of the inputted individual securities;
matching the results of the risk assessment of individual **securities** with the **borrowers** criteria; and
automatically calculating a number of different loan packages which vary in their interest...

...level of required collateralization, type of access to the loan for disclosure to the individual **borrower**.

7 The method of claim 6 wherein an individual **borrower** manually mixes and **matches** different listed **securities** with different loan amounts and terms in a trial and error manner, through the use...

7/3,K/21 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00774522 **Image available**
SYSTEM, DEVICE, AND METHOD FOR COORDINATING AND FACILITATING COMMERCIAL TRANSACTIONS
SYSTEME ET DISPOSITIF POUR COORDONNER ET FACILITER DES TRANSACTIONS COMMERCIALES

Patent Applicant/Assignee:
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200108068 A2 20010201 (WO 0108068)

Application: WO 2000US19949 20000721 (PCT/WO US0019949)

Priority Application: US 99145323 19990723; US 2000620748 20000721

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 27281

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... related to the transaction processing services include delaying the settlement of a transaction until good **funds** are collected from the seller, purchasing a payment from the payee at a discount, securing...
...or loan for the payment from a third party service provider (perhaps using an online **auction** to **find** a purchaser or **lender**), guaranteeing a payment, handling currency conversions (including currency "hedge" services to limit or exploit the...Service Provider 302 for purchasing or lending against payments, or the ETF 104 may actively **search** for a third party purchaser or **lender** when the payment is received (for example, through an advertisement or a **bidding** process). The ETF 104 does not assume any particular risk, and receives a commission from the Payee 106 and/or the Third Party Service Provider 302.

When actively **searching** for a third party purchaser or **lender** for the payment or deciding whether to accept the payment, the ETF 104 may determine...

...to guarantee the payment based upon certain risks (for example, that there will be insufficient **funds** in the payor account to cover the payment). The ETF 104 assesses the risk based...

7/3,K/22 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00770310

FINANCING OF TENANT IMPROVEMENTS FINANCEMENT DES AMELIORATIONS LOCATIVES

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200102990 A2 20010111 (WO 0102990)

Application: WO 2000US18642 20000707 (PCT/WO US0018642)

Priority Application: US 99142612 19990707

Designated States: AU CA CN JP MX SG

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 17607

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... be considered together as a single lease and classified as ail
operating

lease
to solicit **offers** of financing from **lenders** to tile tenants@
proposals, and notify tile respective tenant and **lender** when ail **offer**
matches a proposal.

29 Tile computer of claim 28, being further programmed:
to solicit **offers** of financing using an **auction** protocol.
28

. The computer of claim 28, being further programmed:
to store information oil a...tile improvements lease to be fully tax
deductible to tile tenant;

3 1
to solicit **offers** of financing from **lenders** to the tenants@
proposals, and notify the respective tenant and **lender** when ail **offer**
matches a proposal.

54 The computer of claim 53, being further programmed:
,I
to solicit **offers** of financing using ail **auction** protocol.
LI

55 The CORIPLiter of claim 53, being further programmed:
to store information oil...

7/3,K/23 (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00762424 **Image available**
METHOD AND BUSINESS MODEL FOR MATCHING MORTGAGE LENDERS AND BORROWERS
PROCEDE ET MODELE DE .FONCTIONNEMENT POUR LA MISE EN CORRESPONDANCE DE
PRETEURS ET D'EMPRUNTEURS HYPOTHECAIRES

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200075833 A2 20001214 (WO 0075833)

Application: WO 2000US15329 20000531 (PCT/WO US0015329)

Priority Application: US 99326972 19990607

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6485

Main International Patent Class: **G06F-017/60**

Fulltext Availability:
Claims

Claim

... users that originally entered any of said loan requests within.

8 The queue-oriented loan **matching** system of claim 1 , wherein:
the broker-accepted queue is accessible only to a particular **lender**
that **offered** to **fund** any of said loan requests within.

9 The queue-oriented loan **matching** system of claim 1 , wherein:
the broker-declined queue is accessible only to a particular **lender**
that **offered** to **fund** any of said loan requests within. 10. The
queue-oriented loan matching system of...

...the computer network server for controlling access of each member of
said broker-class and **lender** -class of users to the **matching** system
according to payment of per-use fees or monthly subscription fees. 11 -
The...

...in the lender-class of users according to a credit-risk score of a
corresponding **borrower** and credit-risk limits imposed by a
corresponding **lender** .

12 The queue-oriented loan **matching** system of claim 11 , wherein:
the credit-rating filter is fine-tuned by said corresponding **lender**
according to quality control and business management review of past loan
requests that have been...

...or rejected by said corresponding lender or accepted or rejected by a
broker after an **offer** to **fund** by the **lender** .
10

13 The queue-oriented loan **matching** system of claim 1, further
comprising: a **lender** management and quality control monitor in which
any loan requests and their associated status and...

...credit-rating filter that provides for an adjustment of a credit-risk
threshold associated with **borrowers** having loan requests sent to a
particular **lender** .

15 A queue-oriented loan **matching** system, comprising:
a computer network server connected to service a broker-class of users
and...been approved for funding by said lender and said broker has
accepted an offer to **fund** a loan, and that is accessible only to a
particular lender that offered to **fund**
any of said loan requests within;
a broker-declined queue included in the plurality of...

...been approved for funding by said lender and said broker has rejected an
offer to **fund** a loan, and that is accessible only to a particular
lender that offered to **fund**
any of said loan requests within;
a subscription and billing computer included with the computer network
server for controlling access of each member of said broker-class and
lender -class of users to the **matching** system according to payment of
per-use fees or monthly subscription fees; a credit-rating...

...by said corresponding lender or accepted or rejected by a broker
after an offer to **fund** by the lender;

a lender management and quality control monitor in which any loan requests...

7/3,K/24 (Item 23 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00752886

MORTGAGE AUCTION PROCESS MODEL
MODELE D'UN PROCESSUS D'ENCHERES HYPOTHECAIRES

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200065516 A2 20001102 (WO 0065516)
Application: WO 2000US11897 20000428 (PCT/WO US0011897)
Priority Application: US 99131360 19990428

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20897

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description
Claims

Detailed Description'

... of time. For example, a broker may have to submit a loan application of a **borrower** with a low credit score to several **lenders** before **finding** one that will **offer** a loan. Though using both mortgage brokers and contacting **lenders** directly have been used for quite some time, these processes may demand that consumers spend...where the bid is an interest rate and associated fees to consummate the loan, the **bid** in the secondary **auction** is a flat monetary amount corresponding to a finder's fee. The **finder**'s fee represents the business opportunity of consummating the loan with a **borrower** 130.

Step 1900 is followed by step 1902, in which the mortgage **auction** process routine 108 identifies the lender with the highest **bid**. Step 1902 is followed by step 1904, in which the mortgage auction process routine 108...

...an electronic mail message. Step 1906 is followed by step 1908, in which the mortgage **auction** process routine 108 receives the winning **lender**'s **finder**'s fee. Generally, the charge is accomplished by debiting a pre-existing account. Step 1908 is followed by step 1910, in which the mortgage **auction** process routine 108 transmits the borrower's file to the winning lender. The borrower's...

Claim

... lowest
rate - guaranteed
Home IlMyHomePiannell My Activity 11 Company Info A Privacy Contact Us
Site **Search** : Go!
Mortgage 0 Professional Home
0 Mortgage **Auction**
Lender 0 Appraisal & Closing
53 1:11 -.4 =2
AccountID:
From Start To Finish, Lending
Just...

7/3,K/25 (Item 24 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00482073 **Image available**
INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM
SYSTEME INTERACTIF ASSURANT L'INFORMATION SUR LES PRETS HYPOTHECAIRES ET
LES PRETS, ET LES TRANSACTIONS EN TEMPS REEL
Patent Applicant/Assignee:
IMX INC,
Inventor(s):
FRASER Stephen K,
ADIGA Sadashiv,
PAYANKANNUR Suresh,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9913425 A1 19990318
Application: WO 98US18934 19980911 (PCT/WO US9818934)
Priority Application: US 97928559 19970912
Designated States: CA AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English

Main International Patent Class: **G06F-017/60**

English Abstract

...review the status of loan applications entered by that broker, are notified of lender's **bids** on their loans, and can accept **bids** by **lenders**. **Lenders** at a **lender** station can **search** the database for particular desired types of loans, can sort selected loans by particular desired criteria, can **bid** on loan applications, and are notified when their bids are accepted. Broker stations, lender stations...

7/3,K/26 (Item 25 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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00479463 **Image available**

EXCHANGE METHOD AND APPARATUS

PROCEDE ET APPAREIL D'ECHANGE

Patent Applicant/Assignee:

GRENEX CORPORATION,

WHITE Newton,

Inventor(s):

WHITE Newton,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9910815 A1 19990304

Application: WO 98US17472 19980821 (PCT/WO US9817472)

Priority Application: US 9756815 19970822; US 9761433 19971008; US

9766526 19971125

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US

UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE

CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN

GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 32307

...International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... same way that an investor who knows an offer identifier can obtain information about other **offers** with higher execution priority, a participant can obtain the same information.

The present invention permits a bank to monitor a **borrower** 's risk exposure arising out of **offers** submitted to an **offer matching** system. For example, a bank (the monitor) that wants to track a **borrower** 's (the disclosee's) risk exposure arising from **offers** submitted to the **offer matching** system, could refuse to lend to the **borrower** until the **borrower** causes the **borrower** 's broker (the participant) to cause the **offer matching** system to save an association among the bank, the **borrower** and the condition that the **borrower** is financially responsible for an **offer** . The bank and the **offer matching** system would also agree upon a procedure by which the bank could identify itself to the **offer matching** system. Subsequently, the **borrower** sends a description of an **offer** to the **borrower** 's broker who forwards it to the **offer matching** system together with information that the **offer** is for the account of the **borrower** . The **offer matching** system detects that the **offer** satisfies the condition. If the bank logs onto the **offer matching** system in a way that permits the **offer matching** system to recognize the bank and the bank submits a request for information about...

...embodiment of the invention there would be no need to submit a request. Instead, the **offer matching** system simply sends to the bank information about **offers** submitted for the **borrower** 's account.

The present invention also pen-nits an investor (the disclosee) to obtain through the investor's broker (the participant) information concerning an **offer** that is digitally signed by an offer matching system. Consider for example a case where...

7/3,K/27 (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00398672 **Image available**

INSIDE MONEY

DEVICES VIRTUELLES SYNTHETIQUES

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

ENG Alvin,

BRILL Curtis,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9739415 A2 19971023

Application: WO 97US6358 19970411 (PCT/WO US9706358)

Priority Application: US 9615542 19960412

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW

MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN YU GH KE LS

MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE

IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6069

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the IM system liquid, stable 4 and all transactions final. Moreover,
it provides a pooled **matching** service between IM **lenders** and
qualified IM **borrowers** .

The pooling **matching** service may also disclose the rating of a
potential

lender and a potential **borrower** . For example, a potential borrowers'
rating may be AA or AAA or the like. This...

...negotiate an

0

interest payment from the borrower. For example, company A could loan IM
shares to Company B, for Company B to pay IM to Company C; Company A
and...

Set	Items	Description
S1	22378	(MATCH? OR FIND? OR SEARCH?) (10N) (BORROWER? OR LENDER?)
S2	2661	S1 (20N) (SECURITIES OR STOCKS OR BONDS OR PORTFOLIO OR INVESTMENT? OR FUND? ? OR SHARES)
S3	185	S2 (10N) (BID OR BIDS OR BIDDING? OR OFFER? OR AUCTION?)
S4	9619	(MATCH? OR FIND? OR SEARCH?) (2N) (BORROWER? OR LENDER?)
S5	1175	S1 (5N) (SECURITIES OR STOCKS OR BONDS OR PORTFOLIO OR INVESTMENT? OR FUND? ? OR SHARES)
S6	75	S5 (20N) (BID OR BIDS OR BIDDING? OR OFFER? OR AUCTION?)
S7	135	(S3 OR S6) NOT PY>1999
S8	104	RD (unique items)

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8/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02647324 (USE FORMAT 7 OR 9 FOR FULLTEXT)
In Brief: On-Line Home Lender Registers to Do an IPO
(LendingTree Inc (Charlotte, NC) plans IPO to offer \$30 mil worth of common
shares; says firm is worth \$36 mil)
American Banker, v 164, n 230, p 18
December 02, 1999
DOCUMENT TYPE: Newspaper; News Brief ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 70

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...LendingTree Inc. said Wednesday that it has filed a registration statement for an initial public offering with the Securities and Exchange Commission.

LendingTree is a leading Internet-based mortgage marketplace that collects consumer requests and matches them to underwriting criteria of more than 90 lenders. In the filing LendingTree set its market value at about \$36 million and said it...

8/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

02609560 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Full scamear ahead
(Retail sales of bagels rose 4.9% in the 52 weeks ended 7/18/99;
Earthgrains Co's superpremium bagel line had sales rise 22% from 1998)
Snack Food & Wholesale Bakery, v 88, n 9, p 22+
September 1999
DOCUMENT TYPE: Journal ISSN: 0037-7406 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1459

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Although the Battle Creek, Mich.-based cereal and convenience food giant paid \$445 million for Lender 's, it's unlikely anyone would match that offer. Even Kellogg's itself placed the value of Lender 's at \$427 million in a recent Securities & Exchange Commission (SEC) filing.

In that May 12 SEC filing, the company said that it...

8/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02573848 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Finesse Player
(Keystroke Financial, operator of multilender Website, has reached four licensing agreements in last 9 mo)

Mortgage Technology, p N/A
September 01, 1999
DOCUMENT TYPE: Journal; Company Overview (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 595

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...as E-LOAN and HomeShark.

Through its relationship with Pacific Guarantee Mortgage, the Keystroke website **offers** access to over 200 lenders. WAMU, because it is a **portfolio** lender, expects to stand out on the Keystroke site for **borrowers** whose profiles don't **match** agency guidelines. Washington Mutual will use the Keystroke technology as it exists and will process...

8/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02537965 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Keystroke Licenses its Web Technology to WAMU
(Washington Mutual has acquired a license for Keystroke Financial's mortgage Website loan origination technology)
Mortgage Technology, v 6, n 3, p 10
May 1999
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 245

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...California's unrivaled leading thrift.

Through its relationship with Pacific Guarantee Mortgage, the Keystroke website **offers** access to over 200 lenders. Wamu, because it is a **portfolio** lender, expects to stand out on the Keystroke site for **borrowers** whose profiles don't **match** agency guidelines.

Washington Mutual will use the Keystroke Technology as it exists and will process...

8/3,K/5 (Item 5 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02438956 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Washington Mutual Using Technology From Keystroke
(Washington Mutual has strategic affiliation with Keystroke Financial to license Keystroke's mortgage website loan origination technology)
National Mortgage News, v 23, n 30, p 15
April 12, 1999
DOCUMENT TYPE: Journal ISSN: 1050-3331 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 386

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...California's unrivaled leading thrift.

Through its relationship with Pacific Guarantee Mortgage, the Keystroke website **offers** access to over 200 lenders. Washington Mutual, because it is a **portfolio** lender, expects to appeal to **borrowers** on the Keystroke site whose profiles don't **match** agency guidelines.

Washington Mutual will use the Keystroke technology as it exists and will process...

8/3,K/6 (Item 6 from file: 9)

DIALOG(R) File 9:Business & Industry(R)

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02147242 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Web Speeds Access To Hedging

(Mortgage Industry Advisory Corp provides analytics to help lenders measure and manage the risk associated with servicing portfolios and hedging instruments)

Mortgage Technology, v 5, n 3, p 16+

May 1998

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1721

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...said that providing information faster actually adds value to the company's services for mortgage **lenders**, who sometimes **find** themselves trying to analyze a possible purchase of **portfolio** of loans or servicing rights with a fast approaching **bid** deadline. For them, having analytics available on-line, and getting software and software updates on...

8/3,K/7 (Item 7 from file: 9)

DIALOG(R) File 9:Business & Industry(R)

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01935723 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Private ABS Market Has Something For Everyone

(In 1996, lenders invested \$6.38 bil in private asset-backed securities, up from \$5.92 bil in 1995)

Asset-Backed Securities Week, v 3, n 36, p 1+

September 08, 1997

DOCUMENT TYPE: Newsletter; Industry Overview ISSN: 0307-1766 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2539

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...totaled \$2.38 billion and the mortgage-backed category totaled \$2.91 billion.

One reason **investments** declined in these areas is that many **lenders** simply invest where they **find** the most value. If CMOs are **offering** a higher yield than straight mortgage debt, then CMOs are where they'll put their...

8/3,K/8 (Item 8 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01922383 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Competitive ABS Market Has Something For Everyone
(In 1996, lenders invested \$6.38bil in private asset-backed securities, \$2.1 bil in collateralized mortgage obligations and \$1.41bil in mortgage-backed transactions)
Private Placement Letter, v 15, n 34, p 1+
August 25, 1997
DOCUMENT TYPE: Newsletter; Ranking ISSN: 0276-8593 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2142

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...totaled \$2.38 billion and the mortgage-backed category totaled \$2.91 billion.

One reason **investments** declined in these areas is that many **lenders** simply invest where they **find** the most value. If CMOs are **offering** a higher yield than straight mortgage debt, then CMOs are where they'll put their...

8/3,K/9 (Item 9 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01913404 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Commercial Real Estate: It's Not Deja Vu All Over Again
(Banking industry is once again moving into the \$3.22 tril real estate industry, having learned some lessons from the real estate market collapse in the early 1990s)
US Banker, v 107, n 8, p 56+
August 1997
DOCUMENT TYPE: Journal ISSN: 0148-8848 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1881

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...uniform, most lending institutions devise their own strategies and customize lending requirements to fit the **borrower** and project. For example, while larger banks **find** the London interbank **offered** rate (LIBOR) an attractive index, First Security utilizes a cost of **funds** based on checking accounts and certificates of deposit to provide construction and occasionally permanent financing...

8/3,K/10 (Item 10 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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01276288

Piecemeal Sale Seen Likely for Prudential Unit
(Prudential Insurance Company of America is selling Lenders Service Inc,
Prudential Home Mortgage, and Residential Information Services)

American Banker, v CLX, n 169, p 8

September 01, 1995

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...Service Inc, Prudential Home Mortgage, and Residential Information Services. Prudential Home Mortgage issues mortgage-backed **securities** and originates and services home loans. Residential Information Services **offers** computer support to home-loan servicers, while **Lenders Service offers** title **searches**, title insurance, and loan closing services. Residential Services Corporation of America is the company that...

8/3,K/11 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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01969715 47716353

The lure of the local market

Lee, Peter

Euromoney n368 PP: 117-119 Dec 1999

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 2481

...TEXT: markets will compete with international capital markets for Asian capital-raising. Already the local markets **offer** certain **borrowers** pricing and maturities they **find** attractive. "Thai companies can get more attractive funding through Thai baht **bonds** in maturities up to five to seven years," says Samuel Poon, managing director at Merrill...

8/3,K/12 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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01915172 05-66164

The challenge of a credit market

Olivier, Charles

Euroweek n621 PP: S2-S8 Sep 24, 1999

ISSN: 0952-7036 JRNL CODE: EUW

WORD COUNT: 4284

...TEXT: During the recent crises it has become more important for investors to buy and sell **securities** at small **bid / offer** spreads in virtually all market circumstances. All important frequent **borrowers** trying to **match** this increasing demand.

The fact that KfW still pays a spread over the **securities** of the Federal Republic of Germany cannot be explained by a difference in credit quality

...

8/3,K/13 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01866107 05-17099

Bright spots ahead

Testa, David
Central European v9n3 PP: 84 Apr 1999
ISSN: 0962-2543 JRNL CODE: CEE
WORD COUNT: 549

...TEXT: priced at 35bps over Euribor, is being well received in the market.

However, not all **borrowers**, even in these countries, are finding conditions ideal for raising **funds**. Czech bank Ceskoslovenska Obchodni banka (CSOB) is reconsidering its requirements as banks **bidding** for the mandate for its latest financing are rumoured to have priced the deal well

...

8/3,K/14 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01827647 04-78638

Condominium Act addition gives New York boards of managers effective borrowing ability

Leeds, Matthew J; Miller, Joel E
St. John's Law Review v73n1 PP: 135-169 Winter 1999
ISSN: 0036-2905 JRNL CODE: SJLR
WORD COUNT: 14611

...TEXT: the purpose. Those participants were concerned that declarants in control of a debtincurring board might find some way to misappropriate the **borrowed funds** or that the sponsor of an **offering** plan could somehow hide a sin such as an infirmity in the original budget. They...

8/3,K/15 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01718361 03-69351

Harmonization of international accounting standards

Fitzsimons, Adrian P; Thompson, James W
Commercial Lending Review v13n4 PP: 63-65 Fall 1998
ISSN: 0886-8204 JRNL CODE: CLV
WORD COUNT: 1368

...TEXT: principal exceptions; however, by November 1998 these countries may accept the standards for cross-border **securities offerings**. Loan officers may also find it useful that foreign **borrowers** provide financial statements in accordance with the international accounting standards.

SECURITIES AND EXCHANGE COMMISSION'S PERSPECTIVE

Currently, the **Securities** and Exchange Commission (SEC) disclosure rules require domestic registrants to file financial statements prepared in...

8/3,K/16 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01603458 02-54447

Last year's models

Halls, Mike; Keating, Sean
Asset Finance International n236 PP: 33-40 Feb 1997
JRNL CODE: AFL
WORD COUNT: 3468

...TEXT: commercial paper conduits to take advantage of the certainty of execution and tight pricing on **offer** in that market. The publicly-offered **bonds** were snapped up after a month-long global roadshow, within a couple of hours of being freed to trade.

The **search** for repeat business

But innovation and new **borrowers** do not just show the start of depth to a market, repeat securitizations and borrowers...

8/3,K/17 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01599516 02-50505

Full or self service

Korn, Donald Jay
Black Enterprise v28n9 PP: 63-69 Apr 1998
ISSN: 0006-4165 JRNL CODE: BEN
WORD COUNT: 2502

...TEXT: evidence that you'll be buying lower than asking price, selling for more than the **bid** price.

Margin loans. If you intend to buy stock with **borrowed funds**, find out what interest rate the broker will charge.

Mutual **funds**. How many **funds** are available, and at what cost?

Online trading. Most discounters **offer** electronic investing but you should check first. then find out what other information you can...

8/3,K/18 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01570974 02-21963

Western Europe

Anonymous
Euroweek Review of the Year 1997 Supplement PP: 293-299 Jan 1998
ISSN: 0952-7036 JRNL CODE: EUW
WORD COUNT: 6249

...TEXT: after Labour's dramatic election triumph on May 1.

The five year deal, launched to fund ICI's \$8bn acquisition of Unilever's speciality chemicals business, attracted immense interest from lenders, offering as it did the match made in heaven of a familiar and very highly regarded blue chip borrower with extremely...

8/3,K/19 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01550263 02-01252

World Bank's new pragmatism

Anonymous
Euroweek The Supranationals Supplement PP: 23-24 Oct 1997
ISSN: 0952-7036 JRNL CODE: EUW
WORD COUNT: 1525

...TEXT: such deals. With the arrival of the World Bank, opportunities have become much harder to find.

"The World Bank move on pricing has meant that borrowers looking to fund themselves at Libor minus 40bp have been unable to do so because the World Bank is offering the same deal at a slightly lower level," explains Sparks.

Looking ahead, the World Bank...

8/3,K/20 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01532570 01-83558

CRA loans are the newest MBS collateral

Kollar, Mark
Investment Dealers Digest v63n46 PP: 6-8 Nov 17, 1997
ISSN: 0021-0080 JRNL CODE: IDD
WORD COUNT: 516

...TEXT: requirements and less stringent debt ratio limits. As a result, according to Westhoff, the CRA borrowers are virtually locked into their loans since they will find few better deals available.

The debut CRA-loan deal was a \$384.6 million offering of securities in senior certificates, guaranteed by Freddie Mac with an implied triple-A rating. The offering...

8/3,K/21 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01487093 01-38081

It's not deja vu all over again

Prins, Ruth
US Banker v107n8 PP: 56-60 Aug 1997
ISSN: 0148-8848 JRNL CODE: USI
WORD COUNT: 1879

...TEXT: uniform, most lending institutions devise their own strategies and

customize lending requirements to fit the **borrower** and project. For example, while larger banks **find** the London interbank **offered** rate (LIBOR) an attractive index, First Security utilizes a cost of **funds** based on checking accounts and certificates of deposit to provide construction and occasionally permanent financing...

8/3,K/22 (Item 12 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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01432175 00-83162

The buck stops where? The role of limited liability in economics

Noe, Thomas H; Smith, Stephen D

Economic Review (Federal Reserve Bank of Atlanta) v82n1 PP: 46-56 First Quarter 1997

ISSN: 0732-1813 JRNL CODE: ECR

WORD COUNT: 6993

...TEXT: in this case, providing lenders the incentive to charge higher loan rates. Eventually, lower-risk **borrowers** , **offering** lower-risk **investments** , will **find** it unprofitable to seek bank financing, leaving banks with a relatively higher-risk pool of...

8/3,K/23 (Item 13 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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01346660 99-96056

Seeing is not yet believing

Gordon-Walker, Rupert

Euromoney n331 PP: 22 Nov 1996

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 958

...TEXT: of jam tomorrow and a few crumbs today. Too often, the risk/reward ratio on **offer** just doesn't add up. **Borrowers find** cheaper funding in the syndicated loan market, and when they do issue **bonds** , yields are too low to compete with the staple Latin American offerings. And there are...

8/3,K/24 (Item 14 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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01197875 98-47270

The crucial mechanics of secondary marketing

Schneider, Howard

Mortgage Banking v56n7 PP: 14-23 Apr 1996

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 3751

...TEXT: 100 regional or boutique firms with different skills. He notes that Wall Street business is **bid** on and that PHH does not have a favored **investment** banker who will be given an opportunity to **match** another's **bid** .

Tomorrow's secondary

Today some **lenders** are talking about the automatically downward-adjusting mortgage (ADAM). Borrowers with an ADAM would be...

8/3,K/25 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01185475 98-34870
Watch out for the down-50 mortgage market scenario
Nixon, Brian
America's Community Banker v5n3 PP: 42 Mar 1996
ISSN: 1082-7919 JRNL CODE: SLN
WORD COUNT: 593

...TEXT: would be refinancing their mortgages for the third time in five years.

Rather than watching **borrowers** **search** for new loans, O'Neill, among several conference speakers, advised mortgage lenders to consider defensive **portfolio** strategies to retain loan servicing. Chief among such strategies is **offering** low-cost modifications for existing mortgage borrowers, rather than risk losing loans in an explosive...

8/3,K/26 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01185379 98-34774
Reverse mortgage: An alternative to the assumption option
Thottathil, Pelis
Review of Business v17n1 PP: 22-25 Fall 1995
ISSN: 0034-6454 JRNL CODE: ROB
WORD COUNT: 1654

...TEXT: than his/her own mortgage rate, but also higher than the return on M's **investment**.

The **lender**, B, who is M's mortgagee, is **searching** for new **funds**. M **offers** to liquidate his/her **investment** and pay off the mortgage if B **offers** sufficient incentive to do so; otherwise M has no economic reason to do it, as... low-cost mortgagor is without any opportunity to market his/her asset. So reverse mortgaging **offers** one possible opening to the secondary market.

In the inflationary climate of a cyclical high, B, the **lender**, is **searching** for new **funds**. Simultaneously, M, the low-cost mortgagor, in the absence of an assumption option, is also...

8/3,K/27 (Item 17 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01074031 97-23425
International financial markets: Overview
Anonymous
Financial Market Trends (France) n61 PP: 75-87 Jun 1995
ISSN: 0378-651X JRNL CODE: FMT

WORD COUNT: 4380

...TEXT: year, which provides that--in order to qualify as an international issue--issuance by domestic **borrowers** must **find** international demand and should not be intended for placement in France.

A rise in **offerings** of straight **bonds**, combined with a decline in issues of floating rate notes, has worked to re-establish...

8/3,K/28 (Item 18 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01062987 97-12381

Is the middle still a good place to be?

Wisz, Gerald
International Securities Lending PP: 27-29 Third Quarter 1995
ISSN: 0964-9301 JRNL CODE: ISL
WORD COUNT: 3349

...TEXT: that allowed us to do this and we visited most of the major banks that **offer** the service." Cantor's Dimino says United Missouri moves **securities** and cash to **borrowers** that Cantor **finds** for the bank's portfolios over utility-run delivery-versus-payment systems: the Depository Trust...

8/3,K/29 (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01041887 96-91280

Armed for competition

Cotton, Jim
Mortgage Banking v55n8 PP: 38-46 May 1995
ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 2496

...TEXT: released premium paid by investors is the best all-in execution and allows them to **offer** the most competitive programs.

Need for liquidity driving ARM sales

Many **lenders** that have been originating ARMs for **portfolio** are now **finding** that they have liquidity needs as the market **offers** continued opportunity for growth, but their **portfolio** capacity is being reached. These institutions may be well capitalized but reluctant to take a...

8/3,K/30 (Item 20 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00964213 96-13606

Asian paper: Pulp fiction?

Steinberger, Michael
Global Finance v8n12 PP: 115-117 Dec 1994
ISSN: 0896-4181 JRNL CODE: GFI

...ABSTRACT: marketplace abound. Andre Lee of Peregrine Securities notes that the Dragon bond market does not **offer** any value to the growth of Asian **bonds**. Most Dragons are issued by European **borrowers** and much of the paper **finds** its way back to Europe. **Investment** bankers may find, however, that getting into Asia's domestic markets may be easy.

8/3,K/31 (Item 21 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00956824 96-06217

Peter Peterson and the use of the budget deficit as a red herring

Alexander, Robert J

Journal of Economic Issues v28n4 PP: 1257-1275 Dec 1994

ISSN: 0021-3624 JRNL CODE: JEI

WORD COUNT: 6792

...TEXT: that emission of new federal debt could be so great that private firms wanting to **offer bonds** or new stock, or to borrow from banks to expand their real **investments**, could **find** no buyers or **lenders** to provide them with the financial capital they needed to generate real capital. But that...

8/3,K/32 (Item 22 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00915606 95-64998

Highlights International financial markets National financial markets

Anonymous

Financial Market Trends (France) n58 PP: 5-14+ Jun 1994

ISSN: 0378-651X JRNL CODE: FMT

WORD COUNT: 2348

...TEXT: be on a slight upward trend while refinancing seems to be declining. However, high-quality **borrowers** apparently do not **find** the conditions **offered** in the syndicated market sufficiently attractive as compared with those available on the **securities** market.

The market for medium-term euro-notes grew at an impressive rate in the...

8/3,K/33 (Item 23 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00847719 94-97111

New legislation allows securities lending in Austria

Brooks, Alison

International Securities Lending n9 PP: 44-48 Second Quarter 1994

ISSN: 0964-9301 JRNL CODE: ISL

WORD COUNT: 2335

...TEXT: but there is not a lot of activity in derivatives, though it is growing. We **offer** international **securities** lending because we **find** that it's easier to **find borrowers** abroad." Some of the US broker-dealers--mainly out of their Frankfurt offices--are active...

8/3,K/34 (Item 24 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00847215 94-96607

Highlights

Anonymous
Financial Market Trends (France) n57 PP: 5-12 Feb 1994
ISSN: 0378-651X JRNL CODE: FMT
WORD COUNT: 1911

...TEXT: demand may pick up later in the year as economic recovery takes hold, high-quality **borrowers** apparently do not yet **find** the conditions **offered** in the syndicated loan market sufficiently attractive as compared with those available on the **securities** markets. Furthermore, Asian borrowers seem to be redirecting the focus of their fund-raising activities
...

8/3,K/35 (Item 25 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00767812 94-17204

Spain: Healthy market for syndications

Roberts, John
Euroweek Spain Supplement PP: 27-30 Sep 1993
ISSN: 0952-7036 JRNL CODE: EUW
WORD COUNT: 2562

...TEXT: are increasing assets right now, but I would say that if they are increasing their **portfolio** they will increase it through their Spanish assets."

And the demand among would-be **lenders** is **matched** by the enthusiasm to tap the offshore markets in a **bid** to reduce their cost of **funds**.

"Companies here--public entities and so forth--are tapping rather heavily the syndicated loan markets..."

8/3,K/36 (Item 26 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00567458 91-41811

The Price of Capital: Indonesia Unlikely to Succeed in Cutting Lending Rates

Schwarz, Adam
Far Eastern Economic Review v153n34 PP: 40-41 Aug 22, 1991
ISSN: 0014-7591 JRNL CODE: FER
WORD COUNT: 1296

...TEXT: Ronald Stride, a vice-president with consultants Booz-Allen & Hamilton.

In response, the state bank **bid** up deposit rates to 25-27% and **borrowed** heavily abroad in a furious **search** for **funds**, while at the same time watching their loan margins shrink to about 3%. This level...

8/3,K/37 (Item 27 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00423925 88-40758
Commercial Property Loan Changes of Past Decade Could Impact Mortgage Banker/Broker's Future
Martin, Lauralee E.
National Real Estate Investor v30n11 PP: 96-100 Oct 1988
ISSN: 0027-9994 JRNL CODE: NRE

...ABSTRACT: Lenders no longer extend long-term, fixed-interest rate, fully amortizing loans. Instead, suppliers of funds try to offer creative financing tools that satisfy borrowers' requirements and their own investment restraints, primarily asset/liability matching. Such changes in commercial property financing have resulted in significant alterations in the mortgage banking...

8/3,K/38 (Item 28 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00083809 78-18142
Bidding for Securities: The Effect on the Issuer's Interest Costs
Ederington, Louis H.
Journal of Business v51n4 PP: 673-686 Oct. 1978
ISSN: 0021-9398 JRNL CODE: IBU

...ABSTRACT: bid yield will vary with the number of bidders and the standard deviation of their bids. Additional bidders have a competitive impact and a search effect on the borrower's interest costs. Subject to the constraints of the NYSE and the SEC net capital requirements, an investment banker's participation in the underwriting of any single issue is related to the capacity...

8/3,K/39 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

07350641 Supplier Number: 57444592 (USE FORMAT 7 FOR FULLTEXT)
State primes lending for high-tech firms; change targets high-growth companies. (Indiana's Capital Access Program)
Pugh, Lori
Indianapolis Business Journal, v20, n31, p9(2)
Oct 18, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1031

... Borrower pays 1.5 percent to 3.5 percent of loan amount to bank reserve fund earmarked for program.
* Lender matches borrower's payment to fund.
* IDFA triples combined match of borrower's and lender's payment to fund if company is considered a high-growth company offering high-skill jobs.
What are high-growth companies and high-skilled jobs?

* a company that-

8/3,K/40 (Item 2 fi
DIALOG(R)File 16:Gale
(c) 2003 The Gale Group

06365974 Supplier Num
BUSINESS BRIEFS.
Airline Financial News,
May 24, 1999
Language: English Re
Document Type: Newslette
Word Count: 731

(USE FORMAT 7 FOR FULL
TEXT:

...permanent secretary...
plans after it failed to
long-term funds at acc
approved plans to borrow

8/3,K/41 (Item 3 fi
DIALOG(R)File 16:Gale
(c) 2003 The Gale Group

05344134 Supplier Num
CRA Loans Seen As New M
Mortgage-Backed Securiti
Nov 17, 1997
Language: English Re
Document Type: Newslette
Word Count: 525

... insurance requir
result, according to Wes
their loans since they w
The debut CRA-loan
in senior certificates;
rating. The offering....

8/3,K/42 (Item 4 fi
DIALOG(R)File 16:Gale G
(c) 2003 The Gale Group

05223719 Supplier Num
Competitive Private-Secu
1996
Mortgage-Backed Securiti
Sept 8, 1997
Language: English Re
Document Type: Newslette
Word Count: 1757

(USE FORMAT 7 FOR FULL
TEXT:
...MBS from last year, w
billion. One reason inv

om file: 16)
Group PROMT(R)
All rts. reserv.

ber: 54721050 (USE FORMAT 7 FOR FULLTEXT)

v14, n20, pNA

Record Type: Fulltext
r; Trade

TEXT)

The national carrier decided to alter its borrowing
find overseas lenders able to offer
reptable terms. The finance ministry had earlier
\$150 million abroad...

om file: 16)
Group PROMT(R)
All rts. reserv.

ber: 48129797 (USE FORMAT 7 FOR FULLTEXT)

IS Sector
es Letter, v12, n46, pN/A

Record Type: Fulltext
r; Trade

ements and less stringent debt ratio limits. As a
thoff, CRA borrowers are virtually locked into
will find few better deals available.
deal was a \$384.6 million offering of securities
guaranteed by Freddie Mac with an implied triple-A

om file: 16)
Group PROMT(R)
All rts. reserv.

ber: 47966904 (USE FORMAT 7 FOR FULLTEXT)
ritization Market Has Something For Everyone In

es Letter, v12, n36, pN/A

Record Type: Fulltext
r; Trade

TEXT)

hen the mortgage-backed category totaled \$2.91
estments declined in this area is that many

Bode Akintola 17-Mar-03

lenders simply invest where they **find** the most value. If CMOs are **offering** a higher yield than straight mortgage debt, then CMOs are where they'll put their...

8/3,K/43 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05085047 Supplier Number: 47464915 (USE FORMAT 7 FOR FULLTEXT)
ARE LENDERS GROWING RECKLESS AS THEY COMPETE FOR OIL AND GAS BUSINESS?
Petroleum Finance Week, v5, n24, pN/A
June 16, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1502

... Inc. [UPR] and Apache have set a new industry definition of long-term debt by **offering** a combined \$400 million of century **bonds**. **Lenders find** such independents attractive because they have substantial proved developed reserves and other assets.
Along with...

8/3,K/44 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

04226570 Supplier Number: 46184289 (USE FORMAT 7 FOR FULLTEXT)
Merging Emerging Markets
LatinFinance, p42
March, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 740

... for the immediate future. A tumbling rand in February dampened the chance of any new **offerings** coming out of that market. But as that currency **finds** a stable level, more **investment** grade **borrowers** should return. And once that happens, said Hatt, emerging markets borrowers should follow suit.
'You...

8/3,K/45 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

02317414 Supplier Number: 43034589 (USE FORMAT 7 FOR FULLTEXT)
ANDEAN COUNTRIES ENCOURAGE FLIGHT CAPITAL TO FLY BACK HOME
LatinFinance, pS-20
June, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2035

... booked in their Miami, Nassau, and Cayman branches at higher rates than other international institutions **offer**. The banks can do this because these **funds** are lent to Ecuadorean exporters at very attractive spreads, yet still at lower rates that the exporter would **find** if he

borrowed in local currency or from an international bank.
As a general rule, international banks cannot...

8/3,K/46 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

02212412 Supplier Number: 42883195 (USE FORMAT 7 FOR FULLTEXT)
Viewpoint: Financial Derivatives-A New Frontier For VCs
Venture Capital Journal, pN/A
April, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 704

... The best way to meet these demands is to link a trading view with
an **investment** and thereby **offer** a product not otherwise available.
The days of **finding** a **borrower**, constructing a package and then
selling it to investors have been reversed. Now, the venture...

8/3,K/47 (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

01912447 Supplier Number: 42436325 (USE FORMAT 7 FOR FULLTEXT)
Deal leaves Charter One in lending mood
Crain's Cleveland Business, p3
Oct 13, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 642

... won't change its credit standards to make loans faster.
While it waits for good **borrowers** to use up the \$500 million,
Charter One must **find** **investments** which **offer** higher returns than it
can get on deposits at the Federal Reserve. Those deposits, known as Fed
funds, don't even yield the 6.8% Charter One is paying on the Toledo
deposits...

8/3,K/48 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11471007 SUPPLIER NUMBER: 57291158 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Grin and bear it. (Russian banks seem untouched by the chaos around them) (Industry Overview)
Jack, Andrew
Banker, 149, 884, 68(2)
Oct, 1999
DOCUMENT TYPE: Industry Overview ISSN: 0005-5395 LANGUAGE:
English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1099 LINE COUNT: 00090

... fact is that there is considerable potential, among both smaller
growing Russian businesses keen to **find** **lenders**, and institutions able
to **offer** **investments** to soak up some of the excess liquidity beginning
to circulate within the system.

But...

8/3,K/49 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11285328 SUPPLIER NUMBER: 55502908 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Experts Cite Debt Management As Remedy for Health Care Woes.
Ward, Andrew
Bond Buyer, 329, 30708, 1
August 19, 1999
ISSN: 0732-0469 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 940 LINE COUNT: 00077

... letter of credit issuers, especially foreign banks, warned Carlson.
That could make it harder for **borrowers** to **find** banks that will **offer**
up the liquidity hospitals need to issue variable-rate **bonds**.
His solution for several recent borrowers was to issue fixed-rate
bonds, but swap them...

8/3,K/50 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

10273140 SUPPLIER NUMBER: 20822775 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Securities lending: safe and sound.
Zawaski, Bill
Journal of Lending & Credit Risk Management, v80, n9, p14(3)
May, 1998
ISSN: 0021-986X LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1963 LINE COUNT: 00163

... custodial providers. Our client base is smaller." In such a firm, a
billion-dollar pension **fund** isn't competing for attention with a hundred
billion-dollar **fund**. The firm works its relationships, **borrowers** as
well as **lenders**, focusing on providing better service and **finding** ways
to **offer** more unique **securities**. "We think we negotiate rebates
better," says Wahl. "We also provide our lending clients with..."

8/3,K/51 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

09218806 SUPPLIER NUMBER: 19041073 (USE FORMAT 7 OR 9 FOR FULL TEXT)
International bond markets.
Financial Market Trends, n65, p117(18)
Nov, 1996
ISSN: 0378-651X LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4867 LINE COUNT: 00434

8/3,K/52 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

08835284 SUPPLIER NUMBER: 18328121 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Merging emerging markets.

Kilby, Paul
LatinFinance, n75, p42(1)
March, 1996

ISSN: 1048-535X LANGUAGE: English
WORD COUNT: 787 LINE COUNT: 00063

RECORD TYPE: Fulltext; Abstract

... for the immediate future. A tumbling rand in February dampened the chance of any new **offerings** coming out of that market. But as that currency **finds** a stable level, more **investment** grade **borrowers** should return. And once that happens, said Hatt, emerging markets borrowers should follow suit.

"You...

8/3,K/53 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

08478546 SUPPLIER NUMBER: 17844133 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Does the liquidity of a debt issue increase with its size? Evidence from the corporate bond and medium-term note markets.

Crabbe, Leland E.; Turner, Christopher M.
Journal of Finance, v50, n5, p1719(16)
Dec, 1995

ISSN: 0022-1082 LANGUAGE: English
WORD COUNT: 6920 LINE COUNT: 00546

RECORD TYPE: Fulltext; Abstract

... and other explanatory variables. (1) Typically, the illiquidity premium is estimated from a sample of **bonds offered** by a cross-section of borrowers. This regression approach has two major shortcomings. First, issue size may proxy for **borrower** characteristics, such as **borrower** capitalization. Thus, **finding** that **bonds** with large face amounts have low yields may merely indicate that large firms have lower...

8/3,K/54 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07209512 SUPPLIER NUMBER: 15261266 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Have REITs lost their shine? (real estate investment trusts)

Coletti, Richard J.
Florida Trend, v36, n11, p62(2)
March, 1994

ISSN: 0015-4326 LANGUAGE: ENGLISH
WORD COUNT: 641 LINE COUNT: 00056

RECORD TYPE: FULLTEXT

... a real estate investment trust (REIT) -- a corporation or trust that manages a real estate **portfolio** -- has become a popular choice for developers struggling to **find** sources of capital amid reluctant banks and other potential **lenders**. In 1993, total new REIT **offerings** topped \$8 billion, surpassing the previous record of \$3 billion in 1987.
Mixed Results For...

8/3,K/55 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07197979 SUPPLIER NUMBER: 14813788 (USE FORMAT 7 OR 9 FOR FULL TEXT)

S&Ls see selves as best investment. (stock repurchase agreements)

Wheat, Andrew

CFO Alert, v94, n6, p7(1)

Feb 14, 1994

ISSN: 0894-4822

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 297

LINE COUNT: 00023

... thrifts said their repurchase decisions were motivated by a market in which they can't **find** enough qualified **borrowers** to loan out all the excess capital they would like. Repurchases **offer** a better return than alternative **investments**, such as Treasuries, they said.

8/3,K/56 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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06741056 SUPPLIER NUMBER: 14552635 (USE FORMAT 7 OR 9 FOR FULL TEXT)

What is behind the decline of banks as financial intermediaries. (Column)

Lowy, Martin

American Banker, v158, n201, p24(2)

Oct 20, 1993

DOCUMENT TYPE: Column ISSN: 0002-7561

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1655 LINE COUNT: 00140

... electronic intermediary, although brokers and dealers in fact intermediate for customers using its facilities. Treasury **securities** also can be purchased through electronic **bidding**.

Perhaps some day companies and individuals with credit ratings will be **matched** electronically with **lenders**. The electronic marketplace requires few employees and needs little capital because it holds no financial...

8/3,K/57 (Item 10 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05821499 SUPPLIER NUMBER: 12083071 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Don't miss the boat on small-business lending. (excerpt from Representative

Andy Ireland's speech to a Consumer Bankers Association conference)

(Transcript)

American Banker, v157, n50, p4(3)

March 13, 1992

DOCUMENT TYPE: Transcript ISSN: 0002-7561

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1608 LINE COUNT: 00120

... Hampshire banks that have an SBA guarantee and service them as part of its own **portfolio**.

In addition, SBA agreed to look at the nonguaranteed portion of the failed bank's **portfolio**. When they **find** a loan that meets their criteria, they **offer** the business **borrower** the opportunity to restructure that loan with an SBA guarantee.

Guaranteed Loans

The Money Storeand...

8/3,K/58 (Item 11 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05757594 SUPPLIER NUMBER: 11827643 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The 1992 outlook: forecaster predicts hard times, with some relief. (Harvey Davis, petroleum industry)
Drummond, Jim
Oil Daily, n9906, p3(1)
Jan 15, 1992
ISSN: 0030-1434 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 662 LINE COUNT: 00053

... will even consider an energy-related loan."
More Confidence
Companies mobilizing to work abroad are **finding** that foreign **lenders** have more confidence than domestic sources in the oil fields and, in some instances, are **offering funds** provided by their own governments, he observes.
Davis feels that failure of domestic banks and...

8/3,K/59 (Item 12 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05535376 SUPPLIER NUMBER: 11631113 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Variable-rate mortgage regains appeal.
McHugh, Michael
Financial Post, p18(1)
Nov 23, 1991
ISSN: 0015-2021 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1003 LINE COUNT: 00075

... no service charge.
VRMs have as strong an appeal for lenders as they do for **borrowers**.
The bank or trust company **offering** a VRM can **match** what it pays for short-term **funds** -- that is, the savings account interest rate -- with the what it receives from VRMs, plus...

8/3,K/60 (Item 13 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05483512 SUPPLIER NUMBER: 11431562 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Deal leaves Charter One in lending mood. (Charter One Financial Corp.'s acquisition of First Federal Savings of Toledo)
Shingler, Dan
Crain's Cleveland Business, v12, n40, p3(2)
Oct 7, 1991
ISSN: 0197-2375 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 672 LINE COUNT: 00049

... won't change its credit standards to make loans faster.
While it waits for good **borrowers** to use up the \$500 million, Charter One must **find investments** which **offer** higher returns than it can get on deposits at the Federal Reserve. Those deposits, known as Fed **funds**, don't even yield the 6.8% Charter One is paying on the Toledo deposits...

8/3,K/61 (Item 14 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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04821736 SUPPLIER NUMBER: 09392669 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Naiman sells his stake in Aventine and pays off liens. (real estate
developer Jack Naiman; Aventine office, hotel project)**
Hathcock, Jim
San Diego Business Journal, v11, n36, p1(2)
Sept 3, 1990
ISSN: 8750-6890 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 991 LINE COUNT: 00077

... Aventine Partners -- Naiman agreed on Aug. 15, 1984, to have Crown
Point Financial locate Japanese **lenders** for him.

Crown Financial **offered** to **find** the **lenders** in return for 1
percent of all **funds** raised. Emery said he submitted several versions of
the commission agreement to Naiman, but alleges...

8/3,K/62 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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03149840 SUPPLIER NUMBER: 04689502 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Michigan General Corp. announces exchange offer for its \$110 million
outstanding 10.75% senior subordinated debentures due Dec. 1, 1998.**
PR Newswire, NYPR128
March 11, 1987
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1109 LINE COUNT: 00088

... be adopted by the holders of 66-2/3 percent in principal amount of
those **securities**. If the exchange **offer** and negotiations with the
company's **lender** are not successful, it is likely that the company would
find it necessary to seek the protection afforded by the federal
bankruptcy laws.

The increasing rate...

8/3,K/63 (Item 16 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

01888663 SUPPLIER NUMBER: 02909483 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Matching assets and liabilities in a thrift portfolio. (speech delivered to
Western Secondary Mortgage Market Conference, San Francisco, July 29,
1983) (transcript)**
Gray, Edwin J.
Federal Home Loan Bank Board Journal, 16, n8, 3-7
Sept, 1983
DOCUMENT TYPE: transcript ISSN: 0737-0725 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 4401 LINE COUNT: 00339

... adjustments indexed to the five-year Treasury index.

The use of the Treasury index, and **matchin** rate and payment
adjustments, **offers borrowers** an actively traded, market-determined
interest rate that **matches** the adjustment cycle of the ARMs to be sold to

Freddie Mac, Fannie Mae, or to be held in **portfolio** .

The following new programs and features, which will be explained in a moment, are intended...

8/3,K/64 (Item 17 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

01887198 SUPPLIER NUMBER: 02845802 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Telcos spar over access charges.
Smith, Ray
Telephone Engineer & Management, v87, p90(2)
July 15, 1983
ISSN: 0040-263X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 715 LINE COUNT: 00057

... even though we need to convince doubters that this is fact."
REA Administrator Harold Hunter **offered** hope for borrowers desiring to use loan **funds** for "diversified activity" and acknowledged that REA continues to **search** for ways to help its telco **borrowers** .
TE&M Publisher Ray Smith focused on the strategies and technologies used to bypass the...

8/3,K/65 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01355190
Loans to foreign affiliates increase sharply in FY85.
JAPAN ECONOMIC JOURNAL May 17, 1986 p. 3

...FY84. It began the loan program in fiscal year 1984 to support plant and equipment **investments** by foreign-affiliated companies. It **offers** an interest rate of only 6.05% and help in **finding** plant locations. Major **borrowers** in fiscal year 1985 included Intel Japan, Brush Wellman (Japan) and Essex Nippon. From the...

8/3,K/66 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

02294484 Supplier Number: 44440729 (USE FORMAT 7 FOR FULLTEXT)
S&Ls See Selves as Best Investment--Andrew Wheat
Thrift Regulator, v4, n6, pN/A
Feb 14, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 353

... these thrifts said their repurchase decisions were motivated by a market in which they cant **find** enough qualified **borrowers** to loan out all the excess capital they would like. Repurchases **offer** a better return than alternative **investments** , such as Treasuries, they said.
Bob Stenger, CEO of Brentwood Financial Corp. in Cincinnati, Ohio...

8/3,K/67 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

08913733 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Gains from public transport worth the cost

CANBERRA TIMES , CT ed, p10

December 30, 1999

JOURNAL CODE: WCTS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1326

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... biggest cost is the interest paid on borrowed capital. What interest would Speedrail pay on **borrowed** money? It is difficult to **find** any reasonably secure **investment** that **offers** much above 4.5 per cent (cash-trusts rates from 3.88 to 4.88...

8/3,K/68 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

06425689 (USE FORMAT 7 OR 9 FOR FULLTEXT)

E-LOAN, Inc. Reports Second Quarter Revenues and Earnings; Q2 FY 99
Revenues Up 270% vs. Q2 FY 98

BUSINESS WIRE

July 28, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2388

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... are detailed in E-LOAN's prospectus dated June 28, 1999, and filed with the **Securities** and Exchange Commission.

E-LOAN, Inc. is a leading online mortgage company. The company **offers** consumers the ability to **search** more than 50,000 products from over 70 **lenders** at substantially lower transaction costs. Borrowers can analyze and compare various products to find the...

8/3,K/69 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

05346642 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Thai Airways Intl to borrow 4 bln baht locally for new Boeing plane

AFX (AP)

May 17, 1999

JOURNAL CODE: WAXA LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 63

... He said the national carrier decided to alter its borrowing plan after it failed to **find** overseas **lenders** able to **offer** long-term **funds** at acceptable terms.

8/3,K/70 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

05336011 (USE FORMAT 7 OR 9 FOR FULLTEXT)
In brief: THAI seeks B4bn in local funding
BANGKOK POST
May 17, 1999
JOURNAL CODE: FBKP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 143

...permanent secretary.
The national carrier decided to alter its borrowing plans after it failed to **find** overseas **lenders** able to **offer** long-term **funds** at acceptable terms. The finance ministry had earlier approved plans to borrow \$150 million abroad...

8/3,K/71 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

05285006 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Borrowers May Save More With Secured Bank Loans
SECTION TITLE: National/Global
DAVID WEIDNER
AMERICAN BANKER , v164, p4
March 29, 1999
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 482

Bankers have long argued that properly structured leveraged bank loans **offer** companies a better value than **bonds** . Now they have some proof.
A study by **Portfolio** Management Data LLC **finds** that **borrowers** save more than 1 percentage point off their interest rate spread by using the bank...

8/3,K/72 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

04550758 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Careful planning eases burden; School fees
SUNDAY TIMES (UNITED KINGDOM)
March 07, 1999
JOURNAL CODE: FSTM LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 808

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... risk corporate-bond Pep could be a sensible option.
Many parents find themselves struggling to **fund** rising school fees out of income or loans. If you do borrow, **find** a **lender** **offering** a draw-down facility that allows you to borrow lump sums at the beginning of ...

8/3,K/73 (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

03178175 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Business Day: Reality flies in to shoot down the 'kamikaze' prices: Capital

markets

ANTONIA FEUCHTWANGER
EVENING STANDARD , A ed, p35
October 20, 1998
JOURNAL CODE: FES LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 501

...ruthless competition between underwriting banks.

Euro markets have a long and painful history of fierce **bidding** for underwriting business by banks that **offer borrowers** aggressive terms then fail to **find** buyers for the **securities** , resulting in underwriting losses - so-called 'kamikaze' pricing. Since the Russian debt moratorium and consequent...

8/3,K/74 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0010067489 A19991016252-91-FT
PERSONAL FINANCE: Steps you can take to speed up a deal
ROBERT BUDDEN
Financial Times, London Ed1 ED, P 7
Saturday, October 16, 1999
DOCUMENT TYPE: Features; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT SECTION HEADING: PERSONAL FINANCE
Word Count: 450

...for a local authority search as soon as possible - indeed, even before they make an **offer** .

According to solicitor Richard Smith, senior partner of Conveyancing Direct, most **lenders** will insist on a local authority **search** before they release **funds** . He says searches cost between Pounds 50 and Pounds 180.

However, the risk with conducting...

8/3,K/75 (Item 2 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0008539895 BOGHFAAGIFT
International Capital Markets: Azores FRN issue proves highlight of quiet day
ANTONIA SHARPE
Financial Times, London Edition 1 ED, P 24
Tuesday, August 6, 1996
DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
Word Count: 423

...hungry for high-quality, Libor-plus assets. In recent months it has become hard to **find bonds** issued by European Union **borrowers** which **offer** a decent margin over Libor.

The discounted margin on the Azores notes was Libor plus...

8/3,K/76 (Item 3 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0007066565 BODIJBOAGOFT
International Bonds: Dollar sector holds stage with Dollars 600m Amexco offer
ANTONIA SHARPE
Financial Times, P 30
Friday, September 10, 1993
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 538

...over the 7 1/2 per cent Canadian Treasury due 2003.

Ontario's CDollars 500m **offering** of 12-year Eurobonds was priced to yield 63 basis points over 10-year Canadian Treasuries, which **matched** the yield on the **borrower** 's 10-year global **bonds** .

The World Bank's CDollars 200m five-year **offering** was seen to be tightly priced, at a yield spread of 10 basis points over...

8/3,K/77 (Item 4 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0006550039 BOCIWCOAE0FT
Lenders plan 3/4 -point cut in mortgages
DAVID BARCHARD and PHILIP COGGAN
Financial Times, P 9
Wednesday, September 23, 1992
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 905

...set of interest charge bands for mortgages. The losers are likely to be first-time **borrowers** and customers with very large mortgages who may **find** that the discounts they have been **offered** up until now are largely eroded.

The rate on the National Savings **investment** account will fall from 8.25 per cent to 7.25 per cent, as from...

8/3,K/78 (Item 5 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0005064908 B09GMBIAEVFT
Survey of Corporate Finance (10): Sharper Competitive Edge - Eurobond Market
ANDREW FREEMAN
Financial Times, P VI
Thursday, July 13, 1989
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 965

...a large chequebook with which to subsidise a deal, it is increasingly the norm for **borrowers** to **find** a very narrow range of **bids** when they solicit houses for **funds** .

The IPMA charges served to tighten this beyond the effect of the other screw driving...

8/3,K/79 (Item 6 from file: 476)
DIALOG(R) File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0004567711 B08GGBOADVFT
World Bank Development Report: Co-ordination of aid-backed projects needs to improve
PETER MONTAGNON
Financial Times, P 4
Thursday, July 7, 1988
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 410

...the cost is higher than it would be if contracts were put out to competitive **bidding**, can add to strains on the host country's budgetary resources.

This is because the **borrower** country has to provide **matching** capital **funds** from its own budget. The refusal of donor countries to pay for operation and maintenance...

8/3,K/80 (Item 7 from file: 476)
DIALOG(R) File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0004544906 B08KGBGAB5FT
Third Group Enters Nabisco Fray
ANATOLE KALETSKY
Financial Times, P 36
Monday, November 7, 1988
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 562

...Forstmann said any bid his group made would be 'financed entirely by us and our **lenders**' - suggesting an all-cash **offer** which many arbitrageurs would **find** much more attractive than a cash and **securities** bid.

Mr Forstmann added, however, there could be no assurance that his group would ultimately make...

8/3,K/81 (Item 8 from file: 476)
DIALOG(R) File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0004000720 B07FKA4AC9FT
International Bonds: Uncertainty Over Minebea Bond Confuses Markets
CLARE PEARSON
Financial Times, P 34
Wednesday, June 10, 1987
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 696

...3/4.

The Australian dollar market, too, was looking weaker under the weight of recent **offerings**, although dealers said they were still **finding** reasonable buying from West German retail accounts of **bonds** for **borrowers** with which they were familiar.

NordLB led an A dollars 50 m four-year 13...

8/3,K/82 (Item 9 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0003070633 B05HWBAABIFT
Building Society Cuts Home Loan Rate / Cheltenham and Gloucester Building Society
CLIVE WOLMAN
Financial Times, Section B. ED, P 6
Thursday, August 22, 1985
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 383

The Cheltenham and Gloucester's managing director, Mr Andrew Longhurst, said the society **offered** 'the best new mortgage terms available from any major building society.' In recent months, the society has had difficulty in **finding** sufficient **borrowers** for its **funds** and the proportion of its assets kept in liquid form has remained persistently above the...

8/3,K/83 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0244004
In Brief: On-Line Home Lender Registers to Do an IPO
American Banker - December 2, 1999; Pg. 18; Vol. 164, No. 230
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 78

TEXT:
LendingTree Inc. said Wednesday that it has filed a registration statement for an initial public **offering** with the **Securities** and Exchange Commission.

LendingTree is a leading Internet-based mortgage marketplace that collects consumer requests and **matches** them to underwriting criteria of more than 90 **lenders**. In the filing LendingTree set its market value at about \$36 million and said it...

8/3,K/84 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0234443
*** Borrowers May Save More With Secured Bank Loans**
American Banker - March 29, 1999; Pg. 4; Vol. 164, No. 59
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 490

BYLINE:
By DAVID WEIDNER

TEXT:
Bankers have long argued that properly structured leveraged bank loans **offer** companies a better value than **bonds** . Now they have some proof.
A study by **Portfolio** Management Data LLC **finds** that **borrowers** save more than 1 percentage point off their interest rate spread by using the bank...

8/3,K/85 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0139488
Comment: What Is Behind the Decline of Banks As Financial Intermediaries
American Banker - October 20, 1993; Pg. 24; Vol. 158, No. 201
WORD COUNT: 1,561

BYLINE:
By Martin Lowy

TEXT:
...electronic intermediary, although brokers and dealers in fact intermediate for customers using its facilities. Treasury **securities** also can be purchased through electronic **bidding** .
Perhaps some day companies and individuals with credit ratings will be **matched** electronically with **lenders** . The electronic marketplace requires few employees and needs little capital because it holds no financial...

8/3,K/86 (Item 4 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0124432
Don't Miss the Boat on Small-Business Lending
American Banker - March 13, 1992; Pg. 4; Vol. 157, No. 050
WORD COUNT: 1,544

BYLINE:
Rep: Andy Ireland

TEXT:
...Hampshire banks that have an SBA guarantee and service them as part of its own **portfolio** .
In addition, SBA agreed to look at the nonguaranteed portion of the failed bank's **portfolio** . When they **find** a loan that meets their criteria, they **offer** the business **borrower** the opportunity to restructure that loan with an SBA guarantee.
Guaranteed Loans
The Money Storeand...

8/3,K/87 (Item 5 from file: 625)
DIALOG(R)File 625:American Banker Publications

(c) 2003 American Banker. All rts. reserv.

0113541

*** CAPITAL: Chase Puts Notes Among Funding Options**

American Banker - October 5, 1990; Pg. 20; Vol. 155, No. 195

WORD COUNT: 651

BYLINE:

By KELLEY HOLLAND

TEXT:

...Hamilton 3d, a managing director at the capital markets unit of Merrill Lynch & Co.

Continuously **offered securities** allow banks to price their borrowings

at the lowest interest rate any **lender** is willing to accept, rather than pricing to **match** the lowest interest rate acceptable to the last buyer of a large public offering.

The...

8/3,K/88 (Item 6 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2003 American Banker. All rts. reserv.

0093246

Freddie Mac Dispute Escalates: Does Sale of Servicing Rights Transcend Its Purpose?

American Banker - November 25, 1988; Pg. 6; Vol. 153, No. 230

WORD COUNT: 536

BYLINE:

By PHIL ROOSEVELT

TEXT:

...only mortgages, but the related servicing rights, often to boost current income.

Freddie Mac is **offering** to buy **lenders** ' loans, as it currently does,

and also **find** buyers for the servicing, working with the Harrison, N.Y., brokerage firm of Cohane Rafferty **Securities** Inc. The scheme is geared to small and medium-size lenders meeting certain requirements.

Mortgage...

8/3,K/89 (Item 7 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2003 American Banker. All rts. reserv.

0091544

Home Equity Loan Proves Alternative to Typical First Mortgage

American Banker - September 23, 1988; Pg. 8; Vol. 153, No. 186

WORD COUNT: 770

BYLINE:

By STUART A. FELDSTEIN

TEXT:

...go up.

This may be bad news for first mortgage lenders who do not currently

offer home equity loans. Such loans are almost always held in **portfolio** so those who don't **offer** them include many mortgage bankers.

If the revolving first mortgage catches on, **lenders** of all kinds will have to **find** a way to participate, at the risk of losing a portion of the market. It...

8/3,K/90 (Item 8 from file: 625)
DIALOG(R) File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0081777

S&Ls See Selves as Best Investment

Thrift Regulator - February 14, 1994; Pg. 2; Vol. 4, No. 6

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 347

BYLINE:

Andrew Wheat

TEXT:

...these thrifts said their repurchase decisions were motivated by a market in which they cant **find** enough qualified **borrowers** to loan out all the excess capital they would like. Repurchases **offer** a better return than alternative **investments**, such as Treasuries, they said.

Bob Stenger, CEO of Brentwood Financial Corp. in Cincinnati, Ohio...

8/3,K/91 (Item 9 from file: 625)
DIALOG(R) File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0075416

S&Ls See Selves as Best Investment

CFO Alert - February 14, 1994; Pg. 7; Vol. 4, No. 6

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 286

BYLINE:

Andrew Wheat

TEXT:

...these thrifts said their repurchase decisions were motivated by a market in which they cant **find** enough qualified **borrowers** to loan out all the excess capital they would like. Repurchases **offer** a better return than alternative **investments**, such as Treasuries, they said.

8/3,K/92 (Item 10 from file: 625)
DIALOG(R) File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0058478

Lender Liability: New Rules in High Finance

American Banker - January 8, 1987; Pg. 4; Vol. 151, No. 5

WORD COUNT: 2,751

BYLINE:

By GRAHAM KERIN BLAIR Mr. Blair is an attorney with the Houston based firm of Boyar, Norton & Blair.

TEXT:

...relationship include, for example, when the lender vetoes a business decision of the borrower, blocks **funds**, or **offers** business or financial advice. If a court **finds** that by virtue of such conduct the **lender** has become a fiduciary to the borrower, but has failed to advance the interests of...

8/3,K/93 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00360801 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Washington Mutual using technology from Keystroke

Kersnar, Scott

National Mortgage News, v23, n30, p15, Apr 12, 1999 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00386

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... California's unrivaled leading thrift.

Through its relationship with Pacific Guarantee Mortgage, the Keystroke website **offers** access to over 200 lenders. Washington Mutual, because it is a **portfolio** lender, expects to appeal to **borrowers** on the Keystroke site whose profiles don't **match** agency guidelines.

Washington Mutual will use the Keystroke technology as it exists and will process...

8/3,K/94 (Item 2 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00358631

Borrowers May Save More With Secured Bank Loans

Weidner, David

American Banker, p4:1, Mar 29, 1999 DOCUMENT TYPE: Newspaper Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Bankers have long argued that properly structured leveraged bank loans **offer** companies a better value than **bonds**. Now they have some proof. A study by **Portfolio** Management Data LLC **finds** that **borrowers** save more than 1 percentage point off their interest rate spread by using the bank...

8/3,K/95 (Item 3 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00335807 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Outsourcing vital to lenders in times of volume boom

Darsa, Deidra

Real Estate Finance Today, v15, n8, p6,15, Apr 13, 1998 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:
Abstract Fulltext
WORD COUNT: 00710

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... estate owned services and administrative areas, such as taxes and insurance, according to Karouni.

Magnet **Portfolio** Services Inc., Port Washington, NY, is a management consulting organization to banks and **lenders**.

"We go in and **find** out what their weaknesses are, **offer** training, set up policies and procedures and implement them," said Carolyn Mitchell, president of Magnet...

8/3,K/96 (Item 4 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00281620 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Home equity lending creates a servicing niche for lenders

Anonymous

National Mortgage News, v20, n3, p17, Oct 16, 1995 DOCUMENT TYPE: Journal Article ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00713

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... debt makes this approach attractive, regardless of how the borrower chooses to use the borrowed **funds**. Also, the security backing up the line allows **lenders** to **offer** a lower interest rate than consumers can typically **find** for a consumer loan.

Lenders offer home equity lines for up to 100% of the value of the home. The interest...

8/3,K/97 (Item 5 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00277133 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Home equity lines create servicing niche

Anonymous

Origination News, v5, n3, p11, Dec 1995 DOCUMENT TYPE: Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00680

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... debt makes this approach attractive, regardless of how the borrower chooses to use the borrowed **funds**. Also, the security backing up the line allows **lenders** to **offer** a lower interest rate than consumers can typically **find** for a consumer loan.

Lenders offer home equity lines for up to 100% of the value of the home.

The interest...

8/3,K/98 (Item 6 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00251613 (USE FORMAT 7 OR 9 FOR FULLTEXT)

It's worse before better

Lereah, David
Real Estate Finance Today, v11, n20, p4, Oct 10, 1994 DOCUMENT TYPE:
Journal Article ARTICLE TYPE: Commentary LANGUAGE: English
RECORD TYPE: Abstract Fulltext
WORD COUNT: 00602

TEXT:

...rates are rising, refinancings are virtually nonexistent, business volume is down substantially, and mortgage bankers find themselves competing fiercely against **portfolio lenders** offering below-market teaser rates on ARM products. Can it get any worse?

8/3,K/99 (Item 1 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2003 Bond Buyer. All rts. reserv.

0216167

Experts Cite Debt Management As Remedy for Health Care Woes
The Bond Buyer - August 19, 1999; Pg. 1; Vol. 329, No. 30708
Word Count: 890

BYLINE:

By Andrew Ward

TEXT:

...letter of credit issuers, especially foreign banks, warned Carlson. That could make it harder for **borrowers** to find banks that will offer up the liquidity hospitals need to issue variable-rate **bonds**.

His solution for several recent borrowers was to issue fixed-rate bonds, but swap them...

8/3,K/100 (Item 2 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2003 Bond Buyer. All rts. reserv.

0193003

States to Decide Disaster Area Borders In Mortgage Bond Finance Offerings
The Bond Buyer - August 19, 1997; Pg. 1; Vol. 321, No. 30212
Word Count: 805

BYLINE:

By Michael Stanton

TEXT:

...balanced
budget act just two weeks ago.

But as state mortgage agencies gear up to offer the **bonds** to new classes of **borrowers**, they are finding that they must first decide whether limit to offer the wider access in all disaster areas or only in neighborhoods where the low-cost...

8/3,K/101 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2003 The Dialog Corp. All rts. reserv.

04548508

SYNDICATED LOANS, Bright spots ahead

Central European
April 10, 1999 PAGE: 84, 085 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH WORD COUNT: 1681 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...priced at 35bps over Euribor, is being well
received in the market.

However, not all **borrowers**, even in these countries, are **finding**
conditions ideal for raising **funds**. Czech bank Ceskoslovenska
Obchodni banka (CSOB) is reconsidering its requirements as banks
bidding for the mandate for its latest financing are rumoured to
have priced the deal well...

8/3,K/102 (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2003 The Dialog Corp. All rts. reserv.

00036691

CRA loans are the newest MBS collateral

Investment Dealers' Digest
November 17, 1997 VOL: 63 ISSUE: 46 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: INVESTMENT DEALERS DIGEST
LANGUAGE: ENGLISH WORD COUNT: 527 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...requirements and less stringent debt ratio limits. As a result,
according to Westhoff, the CRA **borrowers** are virtually locked into their
loans since they will **find** few better deals available.

The debut CRA-loan deal was a \$384.6 million **offering** of
securities in
senior certificates, guaranteed by Freddie Mac with an implied triple-A
rating. The offering...

8/3,K/103 (Item 3 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2003 The Dialog Corp. All rts. reserv.

00033108

International Bond Issues, Deutschmarks, Christiania Bank og Kreditkasse
Euroweek
September 26, 1997 PAGE: 50, 052 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH WORD COUNT: 507 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...at
the full fees level."

"... assumptions that there is a strong money market fund-type **bid** for two year Deutschmark floaters are wrong. Deutschmark **funds** usually have five year limits. Additionally, they can take on 100% risk weighted debt, so the **search** for 20% risk weighted **borrowers** to supply short term floaters is also not necessary.

As this bid is missing, we...

8/3,K/104 (Item 4 from file: 267)

DIALOG(R) File 267: Finance & Banking Newsletters
(c) 2003 The Dialog Corp. All rts. reserv.

00017697

Country Briefing, Lebanon, Lebanon's private capital crunch Worries about the Middle East peace process are having an effect on Lebanon's reconstruction programme. Charles Olivier

Project and Trade Finance Magazine

July 1996 21, DOCUMENT TYPE: NEWSLETTER

PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 1071

RECORD TYPE: FULLTEXT

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TEXT:

...the same way. Several agencies have quietly begun to reduce the amount of cover on **offer** to loans to Lebanese banks. "Without an export credit agency backing the loan, Lebanese **borrowers** are going to **find** it very hard to raise **funds** in the international market," says the banker.

The majority of Lebanese projects will not be...

Set	Items	Description
S1	337	(MATCH? OR FIND? OR SEARCH?) (5N) (BORROW? OR LENDER?)
S2	57	S1(25N) (SECURITIES OR STOCKS OR BONDS OR PORTFOLIO OR INVESTMENT? OR FUND? ? OR SHARES)
S3	45	S2 NOT PY>1999
S4	42	RD (unique items)
S5	9	S4 AND (BID OR BIDS OR BIDDING? OR OFFER? OR AUCTION?)

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5/5/1 (Item 1 from file: 35)
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01703591 ORDER NO: AAD99-31661

**CREDIT FOR THE POOR: MICROLENDING TECHNOLOGIES AND CONTRACT DESIGN IN
BOLIVIA (MORAL HAZARD)**

Author: NAVAJAS, SERGIO

Degree: PH.D.

Year: 1999

Corporate Source/Institution: THE OHIO STATE UNIVERSITY (0168)

Adviser: CLAUDIO GONZALEZ-VEGA

Source: VOLUME 60/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1689. 135 PAGES

Descriptors: ECONOMICS, FINANCE ; SOCIOLOGY, PUBLIC AND SOCIAL WELFARE ;
ECONOMICS, THEORY

Descriptor Codes: 0508; 0630; 0511

This dissertation develops models to represent alternative lending technologies and the resulting loan contracts when the lender simultaneously faces moral hazard and adverse selection in markets where collateral is scarce. These models are used to predict who gets loans and in what conditions, when the lender must overcome collateral imperfections, high fixed costs, and increasing competition from lenders offering different contracts. The model correctly predicts borrower types for two Bolivian microfinance organizations.

Access to credit for the poor has dramatically improved in Bolivia due to new microlending technologies that significantly differ from collateral-based technologies and among themselves. A benchmark model is developed to compare technologies when lenders simultaneously address information asymmetries about actions (diligence) and type (productivity). Depending on the lender's stock of information and lending technology and the borrower's collateral, different contracts are offered that match different borrower classes. Comparative statics results about imperfect collateral, equity contributions, and fixed and monitoring costs are examined.

Both portfolio quality and size matter, because microlenders must cover substantial fixed handling costs related to lending to the poor. A tradeoff emerges as the interest rate increases, augmenting individual repayment promises, but the total number of borrowers and portfolio quality decline.

The different technologies of the two largest Bolivian microfinance organizations, BancoSol and Caja Los Andes, are studied. An important difference is the degree of standardization of loan contracts. Andes offers personalized (separating) contracts after intensive screening, pledging of imperfect collateral (assets with high consumption but low resale value), and monitoring to ameliorate moral hazard. BancoSol offers standardized (pooling) contracts to all takers and screening and monitoring are delegated to joint liability credit groups.

Matching is determined by the lending technology. Low-productivity borrowers prefer standard contracts due to the possibility of cross-subsidization. High-productivity borrowers prefer personalized contracts to avoid cross-subsidizing others. Competition may improve access for the poor through lower monopoly rents but it may deteriorate the quality and, size of the portfolio of poverty-oriented lenders. Non-parametric statistics show that lower-productivity and poorer borrowers are more likely to borrow from BancoSol.

5/5/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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900517 ORDER NO: AAD85-27558
**A SYNTHESIS OF THE TRANSACTION COSTS THEORY OF FINANCIAL INTERMEDIATION
(SEARCH MODELS, EXTERNAL FUNDS)**

Author: EASTERWOOD, JOHN CARLTON
Degree: PH.D.

Year: 1985

Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT AUSTIN (0227)

Source: VOLUME 46/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3114. 212 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

In the last twenty-five years, modern financial theory has made many contributions to financial economists understanding of the pricing of financial claims and the functioning of securities markets. However, one of the questions not yet answered by modern financial theory is what are the economic functions of financial intermediaries and service firms. In an era of deregulation and instability in financial markets, such an issue is of crucial importance to our ability to regulate and manage these institutions. In this dissertation we propose to formally examine in the context of a sequential search model the frequently encountered conjecture that the demand for intermediary services arises from the existence of transactions costs in financial markets. Our approach is to derive stopping rules for the non-financial firm which searches in a financial market for a lender who **offers** it funds, the financial input to its production process, at an acceptable rate. In attempting to acquire funds, the firm incurs direct search or location costs, the costs of entering into financial contracts, and waiting costs which represent profits lost or deferred because of the time search consumes. The search model allows us to focus on the trade-offs between the additional costs of procuring funds and the prospect of locating a lender who **offers** funds at a lower interest rate. The conditions under which an equilibrium can occur in a financial market characterized by costly search and contracting are explored.

In this context we introduce an intermediary market in which location and procurement services are produced by a monopolistic intermediary and purchased by the firms described above. The demand for these services is derived from the demand for funds when there are acquisition costs. We hypothesize three possible types of intermediaries; they differ according to whether or not they take a position in the **funds** market and when they initiate the **search** for **lenders**. The conditions under which each might separately exist are found to depend on the structure of the costs the intermediary incurs and the values firms attach to services like immediacy.

5/5/3 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
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06293477 NYT Sequence Number: 572934920811

DINKINS OFFERS LOAN PLAN FOR BUSINESSES

LUECK, THOMAS J

New York Times, Col. 5, Pg. 1, Sec. B

Tuesday August 11 1992

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Dinkins administration announces plan under which New York City will allocate \$5 million to **match** contributions made by **borrowers** and banks to set up reserve **fund** for loans to small businesses (M)

DESCRIPTORS: ECONOMIC CONDITIONS AND TRENDS; CREDIT; SMALL BUSINESS
PERSONAL NAMES: LUECK, THOMAS J
GEOGRAPHIC NAMES: NEW YORK CITY

5/5/4 (Item 2 from file: 474)

DIALOG(R) File 474:New York Times Abs
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01083956 NYT Sequence Number: 033100810531

NYC area lenders report adjustable interest mortgages are finding acceptance among skeptical home buyers. Many banks no longer offer fixed-rate mortgages. Most lenders tie adjustable rates to cost of funds index published by FHLBB. Rate changes are limited to no more than 3% every three to five years. Borrowers often have option to lengthen life of loans instead of increasing size of payment. Less than 5% of home buyers can qualify for monthly mortgage payments on average \$60,000 home. Payments can range as high as 32% of family income. Photo. Mortgage qualifications table (M.)

SPECTER, MICHAEL

New York Times, Col. 1, Pg. 1, Sec. 8

Sunday May 31 1981

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

SPECIAL FEATURES: Table

COMPANY NAMES: HOME LOAN BANK BOARD, FEDERAL

DESCRIPTORS: MORTGAGES; VARIABLE INTEREST (MONEY); REAL ESTATE; INTEREST (MONEY); PRICES; SINGLE FAMILY HOUSES; STANDARDS AND STANDARDIZATION; HOUSING; BANKS AND BANKING; CREDIT (GENERAL)

PERSONAL NAMES: SPECTER, MICHAEL

GEOGRAPHIC NAMES: NEW YORK CITY METROPOLITAN

5/5/5 (Item 3 from file: 474)

DIALOG(R) File 474:New York Times Abs
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00174818 NYT Sequence Number: 028561710310

FDIC Chmn Wille urges that brokered deposits, device by which banks become intermediaries for sometimes doubtful loans, be outlawed, HR Banking Com hearings on bank failures; brokered deposit is plan where would-be borrower unable to obtain funds through regular channels may contact broker, who then finds lender and offers to arrange bank deposit at higher than normal yield; broker arranges for bank to take funds in deposit and make loan of same amt to client, who pays fee to broker and premium above regular interest to lender)

Associated Press

New York Times, Col. 5, Pg. 59

Wednesday March 10 1971

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: BANKS AND BANKING; CREDIT (GENERAL)
PERSONAL NAMES: WILLE, FRANK (CHMN)

5/5/6 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
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05250123

SOME BIG BANKS PLAN TO SHUN MEXICAN PLAN
Wall Street Journal, Col. 2, Pg. 2, Sec. 1
Friday January 8 1988
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Article **finds** most of major US **lenders** to Mexico either do not plan to participate in new debt-for- **securities** swap, or will submit **bids** that may prove unacceptable to Mexicans (M)

DESCRIPTORS: BANKS AND BANKING; FINANCES; CREDIT
PERSONAL NAMES: HILL, G CHRISTIAN; TRUELL, PETER; BAILEY, JEFF
GEOGRAPHIC NAMES: MEXICO

5/5/7 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04212740

TSB TO CLOSE DOWN MORTGAGE EXPRESS
UK - TSB TO CLOSE DOWN MORTGAGE EXPRESS
Independent (TI) 16 April 1991 p23

TSB's announcement that it is closing down its centralised mortgage lending business, Mortgage Express, over 3-4 years with the loss of 40 jobs seems to come at an odd time in that the mortgage market is beginning to revive, but TSB's managing director of banking services, Hamish Paton, says it is more important to look ahead. With 2,400 borrowers at least 6 months in arrears, Mortgage Express' rate of repossessions in the last FY was 4 times higher than the rate reported for mortgage lending through TSB's branches. All of TSB's mortgage business will now be handled at branch level so that TSB can more effectively compete with the building societies whose much larger operations (compared to centralised lenders) enable them to **offer** attractive discounts to new **borrowers**. Central **lenders** also **find** it more difficult to securitise loans, while the revival in the markets mean that building societies are once again able to raise **funds** from the money markets, particularly as their limit has recently been raised to 40% from 20%.

PRODUCT: Savings Banks (6120SB); Mortgage Bankers & Brokers (6160);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

5/5/8 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03882588

STOCK LENDING GENERATES SUBSTANTIAL FEE INCOME
US - STOCK LENDING GENERATES SUBSTANTIAL FEE INCOME
The Banker (TB) 0 December 1990 p21
ISSN: 0005-5395

US: The stock-lending business is generating substantial fee income for most Wall Street houses and exceeds that from commissions or other businesses. Some USDlr500 mil to USDlr700 mil a day in securities lending takes place, including bonds and international equities. Despite the fact that England is thought to be one of the most highly-regulated countries in stock lending, major US institutions are still setting up in London, including State Street Bank (Boston, MA), which has set up a 24-hr global securities lending service to link stock markets in London, New York and Tokyo. The US currently faces an excess supply of securities, with lending **offers** outstripping demand. The stock-loan branches of major **securities** companies are able to earn fees for lending blocks of **securities** from and to institutions and investors, in addition to **matching lenders** and **borrowers** of stock. Legally, a broker can only lend **securities** held in a customer account if they were acquired on margin, and may freely lend **securities** it holds itself as principal or borrowed from an institutional holder. Most US brokers are net stock borrowers from institutions.

PRODUCT: Securities & Commodities Services (6200); Securities Dealers (6211);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

5/5/9 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
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225892

TITLE: Equilibrium Loan Pricing under the Bank-Client Relationship

AUTHOR(S): Greenbaum, Stuart I.; Kanatas, George; Venezia, Itzhak
AUTHOR(S) AFFILIATION: Northwestern U; Indiana U; Hebrew U, Jerusalem
JOURNAL NAME: Journal of Banking and Finance,
JOURNAL VOLUME & ISSUE: 13 2,
PAGES: 221-35

PUBLICATION DATE: May 1989

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: The authors determine the loan interest rate policy of a lender who is better informed about a client than other potential lenders. The informational advantage possessed by the informed lender derives from the durability of information acquired as a result of an extant relationship. Given heterogeneous potential loan rate **offers** to the client by competitive **lenders** and client **search** costs, the incumbent **lender**'s policy of loan interest rate **offers** is examined. They show that the optimal loan rate will exceed the incumbent lender's cost of **funds** and will exceed the average **offer** of competing lenders. The potential lenders will **offer** loan rates that are exceeded by their cost of funds, implying immediate losses in order to attract the client and to thereby earn expected profits in the future. The authors show that the expected remaining duration of a lender-client relationship is decreasing in the existing length of the relationship. Thus, clients that have been with a particular lender longer will be more likely to leave and establish a relationship with another lender.

DESCRIPTOR(S) (Pre-1991): Commercial Banking (3120)

Bode Akintola 17-Mar-03